? show files

```
; d s
Set      Items    Description
S1      477590    S (BUDGET? OR FINANC? OR BILL? OR ACCOUNT? OR CHARG? OR INVOIC?)(3N)
(COMMERCIAL OR BUSINESS?? OR ENTREPRENEURIAL OR INDUSTRY OR INDUSTRIAL OR MARKET OR
MERCHANT OR COMPANY OR ENTERPRISE? ? OR CORPORAT??? OR ENTITY OR ENTITIES)
S2           4    S BILLER? ?)(3N)(SUMMAR? OR REPORT? ? OR DOCUMENT? ? OR RECORD? ? OR
DOCUMENTATION OR LOG OR LOGS OR INFORMATION? ? OR INFO)
S3      277773    S (BUDGET? OR FINANC? OR BILL? OR ACCOUNT? OR CHARG? OR INVOIC?)(3N)
(SUMMAR? OR REPORT? ? OR DOCUMENT? ? OR RECORD? ? OR DOCUMENTATION OR LOG OR LOGS OR
INFORMATION? ? OR INFO)
S4      140188    S (DELIVER??? OR (HAND??? OR TURN???)()OVER OR COURIER? OR EXPRESS OR
MESSENGER? OR CARRY??? OR CARRIES OR BRING??? OR SHIP? ? OR SHIPMENT? ? OR SHIPP??? OR
MAIL??? OR TRANSPORT?? OR SEND??? OR SENT OR DISPATCH??? OR CONVEY??? OR TRANSFER? ? OR
TRANSFERR? OR POST?)(5N)(BUDGET? OR FINANC? OR BILL? OR ACCOUNT? OR CHARG? OR INVOIC?)
```

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S5        2919    S S4(7N)(RECIPIENT? ? OR USER? ? OR OWNER?? OR RECEIV??? OR CONSUMER? ? OR
CUSTOMER? ? OR PARTICIPANT? ? OR PATRON? ? OR SHOPPER? ? OR BUYER? ? OR PROCURER? ?)
S6       33773    S (SUMMAR? OR REPORT? ? OR DOCUMENT? ? OR RECORD? ? OR DOCUMENTATION OR
LOG OR LOGS OR INFORMATION? ? OR INFO)(3N)(REVIEW??? OR REVIS??? OR PREVIEW OR
RE()EVALUAT? OR RE()EXAMIN?)
S7       18338    S (REVENUE? ? OR FEE? ? OR PAYMENT? ? OR COST? ? OR PRICE? ? OR CHARGE?
?)(5N)( STATUS OR STAGE? ? OR RECEIPT? OR CODE OR CODES OR INDICATOR?)
S8        3082    S S7(7N)(SELECT??? OR SPECIFY??? OR SPECIFIE? ? OR DESIGNAT??? OR
INDICAT??? OR STIPULAT???)
S9      413146    S (NETWORK?? OR LAN?? OR WAN?? OR WEB?? OR LOCAL()AREA()NETWORK?? OR
WORLD()WIDE()WEB OR INTERNET OR WEB OR INTRANET OR EXTRANET OR ONLINE OR ON()LINE)(5N)
(NODE? OR TERMINAL? OR COMPUTER? OR CLIENT? OR SERVER? OR WORKSTATION?? OR STATION??)
S10        366    S AU=(GANESAN, R? OR GANESAN R? OR GANESAN(2N)R? OR HOBDAY, K? OR HOBDAY
K? OR HOBDAY(2N)K?)
S11          0    S S10 AND S1
S12          4    RD S2  (unique items)
S13       8740    S (S1 OR S3) AND S4
S14        562    S S13 AND S5
S15          2    S S14 AND S6
S16          2    S S15 NOT S12
S17         26    S S13 AND S7
S18         26    RD  (unique items)
S19         16    S S18 NOT PY>1999
S20        219    S S13 AND S9
S21          0    S S20 AND S8
```

? t /3,k/all

12/3,K/1 (Item 1 from file: 2) <u>Links</u>

Fulltext available through: **USPTO Full Text Retrieval Options** STIC Full Text Retrieval Options
INSPEC

08943305
Title: Direct route to e-payment
Author Schneider, I.
Journal: InformationWEEK   no.952   p. 49
Publisher: CMP Media Inc ,
Publication Date: 25 Aug. 2003 **Country of Publication:** USA
CODEN: INFWE4 **ISSN:** 8750-6874
SICI: 8750-6874(20030825)952L.49:DRP;1-Y
  Material Identity Number: I819-2003-034
Language: English
 Subfile: D
Abstract: ...Billing Information Delivery Service promotes a secure, standards-based network for exchanging payment and remittance **information** between banks and **billers.**

12/3,K/2 (Item 1 from file: 256) <u>Links</u>
TecInfoSource
00143507   **Document Type:** Review

Product Names: Microsoft BizTalk Server (781347); ACCPAC Exchange (136191)

Title: Making Payments Online: The market for electronic payments is just...
Author: Scott, Robert W
Source: Accounting Technology ,   v18 n9   p45(3) Oct 2002
ISSN: 1068-6452
Homepage: http://www.electronicaccountant.com

File Segment: Review
Record Type: Product Analysis
Grade: Product Analysis, No Rating
Revision Date: 20030430

...by coordinating the transmission of payment information through ACH and the banks, and provides the **biller** with remittance **information** online. One vendor that promises online payment for customers of mid-market accounting software companies...

12/3,K/3 (Item 1 from file: 474) <u>Links</u>
New York Times Abs

01090236   **NYT Sequence Number: 039380810720**
(National Assn of Letter Carriers pres Vincent R Sombrotto and American Postal Workers Union pres Moe Biller report there has been no real progress toward a work agreement in their talks with US Postal Service (S).)
New York Times , Col. 1 , Pg. 7
Monday July 20 1981
...Assn of Letter Carriers pres Vincent R Sombrotto and American Postal Workers Union pres Moe Biller report there has been no real progress toward a work agreement in their talks with US...

12/3,K/4 (Item 1 from file: 583) <u>**Links**</u>
Gale Group Globalbase(TM)

06698524
NZ Post looks to Internet billing

NEW ZEALAND: JOINT DEAL OF NZ POST AND CHECKFREE
NZlnfoTechWeekly (XXX)　05 Oct 1998　P.1
Language: ENGLISH

...over the Internet with the system by clients, which offers multiple bills accessing at a **summary** screen via the **biller**'s Web site or their bank's home banking system.

? t /3,k/all

16/3,K/1 (Item 1 from file: 2) <u>Links</u>

Fulltext available through: **USPTO Full Text Retrieval Options** STIC Full Text Retrieval Options
INSPEC
03355461 **INSPEC Abstract Number:** C85003371
Title: Stocks, bonds and personal computers
Author McMullen, B.E.; McMullen, J.F.
Journal: Computers & Electronics   vol.22, no.5   p. 76-9, 112-13

Abstract: The development of EF Hutton and Company's Huttonline electronic **information** service is **reviewed**.
Huttonline is a system which enables Hutton's clients to use a personal computer or... ...computer files containing its
Research and Investment Briefs as well as the client's own **accounting records**. It also allows the client to **send**
messages to his Hutton **account** executive (AE) through the system and **receive** investment reports and messages
from his or her AE. The system is menu-driven.

16/3,K/2 (Item 1 from file: 475) <u>**Links**</u>
Wall Street Journal Abs
08260037 **NYT Sequence Number:** 000000060113
TRADE GAP NARROWS AS OIL PRICES FALL
HITT, GREG
Wall Street Journal , Col. 3 , Pg. 2 , Sec. A
Friday January 13 2006

Abstract:
US trade deficit narrowed to $64.21 billion in November from **revised record** $68.13 **billion** in October as exports strengthened, **shipments** of **consumer** goods from China slowed and oil prices declined; graph (M)

? t /3,k/all
  19/3,K/1 (Item 1 from file: 2) **Links**
  Fulltext available through: **USPTO Full Text Retrieval Options** STIC Full Text Retrieval Options
INSPEC
05299059
Title: Otis pushes for buying by plastic
Author Munro, D.
Journal: Purchasing   vol.113, no.4   p. 67-9

Abstract: ...purchase orders. They merely keep a log of all purchases made on cards, along with **charge receipts**. When **charge**-card statements come in at the end of each month, purchasers reconcile those statements with their **logs** and **charge receipts**. They then **send** off copies of all to central accounting. The new system, now being tested by a...

19/3,K/2 (Item 2 from file: 2) <u>Links</u>
  Fulltext available through: **USPTO Full Text Retrieval Options** STIC Full Text Retrieval Options
INSPEC

Title: Billing system improves accuracy, shortens billing cycle
Journal: Modern Office Technology   vol.35, no.2   p. 15, 17

Abstract: American Express knew that its Cardmembers prefer its 'country club' **billing summaries** over 'line item' summaries most other credit card companies use, but handling the processing the... ...difficult with increasing charge volume. (Country club billing returns to customers copies of their original **receipts** as proof of **charges**, so customers can use them as documentation for expense report or tax purposes.) Paper **receipts**, also called **Records** of **Charge** (ROCs), were always in danger of being lost in processing, torn or mutilated in sorting... ...TRW, Inc. (Berkeley, CA) to develop a customized billing system. The result, Enhanced Country Club **Billing** (ECCB), has enabled American **Express** to shorten its **billing** cycle by two days, reap double-digit cost savings, and improve accuracy.

19/3,K/3 (Item 3 from file: 2) <u>Links</u>
INSPEC
01795356 **INSPEC Abstract Number:** B75030893
Title: Charge generation by US commercial aircraft fuels and filter-separators
Author Dukek, W.G.; Strauss, K.H.; Leonard, J.T.
Author Affiliation: Exxon Res. & Engng. Co., Linden, NJ, USA
Conference Title: 1975 Conference on Lightning and Static Electricity   p. 13 pp.
Publisher: Royal Aeronautical Soc , London, UK
Publication Date: 1975 **Country of Publication:** UK   vii+624 pp.
Conference Sponsor: Royal Aeronautical Soc.; Soc. Auto Engrs.; IEE
Conference Date: 14-17 April 1975   **Conference Location:** Abingdon, Berks., UK
Language: English
 Subfile: A B
Title: Charge generation by US commercial aircraft fuels and filter-separators

Abstract: A program is described which has been carried out on the factors responsible for high charge delivery to aircraft following ignition accidents in 1970. The basic equipment used is a two stage filter separator. Filter effects on charge generation, surface voltage and fuel effects are discussed, and important conclusions summarised.

19/3,K/4 (Item 1 from file: 35) <u>Links</u>
Dissertation Abs Online

01735959   ORDER NO: AADAA-I0801213
Legal aspects of the computerisation of the payment system

Author: Meiring, Gezina Aletta
Degree: LL.D.
Year: 1999
Corporate Source/Institution: University of South Africa (South Africa) (0596)
Source: Volume 6103A of Dissertations Abstracts International.
PAGE 1137 .
Descriptors: LAW ; ECONOMICS, **FINANCE** ; **BUSINESS** ADMINISTRATION, BANKING

...EFTPOS and home-banking services) and systems used by the banks to effect electronic funds **transfers** between banks and to **send financial** messages. In this regard, the settlement function of clearing houses and the legal nature thereof... ...is included as well as a discussion of the clearing of cheques, the moment of **payment** of cheques and the **status** of the ACB.

Other relevant legal aspects of the computerisation of the payment system which...

19/3,K/5 (Item 2 from file: 35) <u>Links</u>
Dissertation Abs Online

01189197   ORDER NO: AAD82-08340
A MODEL OF ACCOUNTING AND REPORTING PRACTICES FOR PROFESSIONAL AND HONORARY SOCIETIES

Author: ANDERMAN, STEVEN GARY
Degree: PH.D.
Year: 1981
Corporate Source/Institution: THE UNIVERSITY OF NEBRASKA - LINCOLN (0138)
Source: Volume 4211A of Dissertations Abstracts International.
PAGE 4857 . 214 PAGES
Descriptors: BUSINESS ADMINISTRATION, ACCOUNTING

...and honorary societies that are tax exempt under Section 501 (c) (3) of the Internal **Revenue** Code. Specifically, the study is intended to improve the form and content of information flowing to... ...of empirical data obtained from professional and honorary societies. A questionnaire and a request for **financial** statements were **mailed** to 170 different societies.

Analysis of the gathered information revealed inconsistencies in the application of... ...on the part of professional and honorary societies in meeting compliance requirements of the Internal **Revenue** Service.

Information gathered in **stage** one provides a foundation for the development of a model of accounting and reporting practices...

19/3,K/6 (Item 1 from file: 256) <u>Links</u>
TecInfoSource
02798631   **Document Type:** Company
CashView Inc (798631)

3250 Ash St
Palo Alto , CA   94306 United States
Telephone: (650) 353-3301
Toll Free Telephone Number: (888) 478-0463
FAX: (650) 644-0293
Homepage: http://www.cashview.com
EMAIL: info@cashview.com

File Segment: Directory

Contact: Sales Department

Organization Type: Corporation
Equity Type: Private
Status: Active
Sales: NA
Revision Date: 00000000

...in Palo Alto, California, is a privately held company that provides clients with free online **business financial** management tools and services. The firm's web-based platform allows small **businesses** to **send invoices**, process **bills**, track **payments** and **receipts**, manage contracts, estimate cash flow, and archive **bills, invoices,** and receipts. **Information** can be accessed 24/7 from any location. CashView's platform allows **businesses** to automate **bill** approval processes, avoid late **payments**, identify discounts, and streamline **receipt** collection processes. Users can employ web, e-**mail**, or fax channels in **sending bills**. Multiple employees can be authorized to approve specific bills. The CashView system automatically reminds customers ...
Descriptors: Accounting; Accounts Payable; **Accounts** Receivable; Small **Business**

19/3,K/7 (Item 2 from file: 256) <u>Links</u>
TecInfoSource

00141926   **Document Type:** Review

Product Names: Corporate Payment Network (130206); Payment Services Network (130214); Financial Supply Chain (130222)

Title: Completing the Cycle: Developers roll out apps that expedite...
Author: Ferguson, Renee Boucher
Source: eWeek ,   v19 n40   p25(1) Oct 7, 2002
ISSN: 1530-6283
Homepage: http://www.eweek.com

File Segment: Review
Record Type: Product Analysis
Grade: Product Analysis, No Rating
Revision Date: 20030130

...is expanding its e-payments products with a new strategy and better products called Avolent **Enterprise Financial** Resource Management. The products streamline transactions and improve customer relationships by easing customer, employee, and partner interactions. With BizCast 5.1, an upgrade that includes new functions for billing and **payment**, Avolent's **code** can electronically manage fax and paper invoices. Account management enhancements will allow aggregation of **account information**, and a process management improvement will allow management of credit memo approval. New screens for... ...sales, and accounting are provided in BizCast 5.1. PeopleSoft's eSettlement allows companies to **send** and receive **invoices** electronically, process payments, issue alerts and notifications, and resolve settlement disputes.

19/3,K/10 (Item 1 from file: 583) <u>Links</u>
Gale Group Globalbase(TM)
09195914
Seascope expands with GFL acquisition

UK: SEASCOPE PURCHASES GFL
Lloyd's List (LL)   11 Nov 1999   p.12
Language: ENGLISH

...Seascope, announced that it has taken over GFL. The deal for GFL, which offers structured **finance** for the **shipping industry**, is worth between GBt 1.75mn and GBt 3mn. The **payment** will be made in three **stages** and will be dependent on GFL meeting a number of prerequisites. On the deal being...

19/3,K/11 (Item 2 from file: 583) <u>Links</u>
Gale Group Globalbase(TM)
09181647
HKT partner with Electronic Payment Services

HONG KONG: INTERNET PPS SERVICES LAUNCHED
Apple Daily (AHI)   26 Oct 1999   p.b3
Language: CHINESE

...service allows users to check PPS account details and settle payments on Internet. It can **handle over** 1mn **invoices**. The website address is "www.ecbills.com". At an initial **stage**, users can settle telecom service **payments** via the service. Later, the service will be extended to credit card service, insurance and...

Product: Commercial Banks...

19/3,K/12 (Item 1 from file: 23) <u>Links</u>
  Fulltext available through: **USPTO Full Text Retrieval Options** STIC Full Text Retrieval Options

0005170366   IP Accession No: 199612-51-2192; 2001-43-002474
Improvement of refining and casting technique for high grade wire and bar products

Fujimura, T; Kushida, K; Hongo, H
Kawasaki Steel Giho (Japan) , v 28 , n 1 , p 39-45 , 1996
Publication Date: 1996
Publisher: Kawasaki Steel Corporation , 2-2-3, Uchisaiwai-cho Chiyoda-ku , Tokyo , 100
Country Of Publication: Japan

Document Type: Journal Article
Record Type: Abstract
Language: Japanese
ISSN: 0368-7236
File Segment: Metadex; Mechanical & Transportation Engineering Abstracts

Abstract:
...techniques and large section blooms and as the result of synchronized operations of the steelmaking **ship** and
billet mill, in 1986, 90% of blooms for those products, including machine structure, high carbon wire and steel tire
code, was hot **charged**. At the same time, a clean steelmaking process was developed on the basis of mass...

Descriptors: ...control; Surface defects; Wire; Steel making; Structural steels; Quality ; Bottom blown converters;
Iron and steel **industry**; **Charging**; **Billet casting**; Blowing time; **Ships**; Tires; Degassing; Pipe; Refining; Cleaning;
Forging; Steel converters; Billet mills; Segregations; Carbon

19/3,K/13 (Item 2 from file: 23) <u>Links</u>

New Facilities for Programmed Process Control of BF Charging

Zagika, V V; Levit, E A; Mozhaev, N V; Polyanichko, V S

Abstract:
...programmable control of blast furnace charging at "Azovstal" new devices were designed to provide setting
transport to furnace top and **charging** into furnace burden components. Central element of equipment is
programmable setting-up matrix installed in... ...from the furnace equipment used, burden conditions, etc. Control
cabinets accomplish reed out of matrix **information** on **charging** program; receipt and processing of **information**
on **status** of **charging** mechanisms and **charge** level in furnace indication of **status** and position of elements of
electroautomatics.

19/3,K/14 (Item 3 from file: 23) <u>Links</u>

0000649415   IP Accession No: N70-15174
Space charge effects in current transport Quarterly status report (Space charge limitations of currents for use in dosimeters)

MAYER, J W; NICOLET, M-A
Pages: 8P
Publication Date: 1969

Conference:
, United States

Document Type: Report
Record Type: Citation
Language: English
Report No: NASA-CR-107556; Pagination 8P
Numbers: Contract: NGR-05-002-100
File Segment: Aerospace & High Technology
Space charge effects in current transport Quarterly status report (Space charge limitations of currents for use in dosimeters)

19/3,K/16 (Item 1 from file: 139) <u>Links</u>

046286

Title: College accounting: Chapters 1-27
Author: Newell, Gale E.
Publication Information: New York; Chichester, U.K.; Brisbane and Toronto: Wiley, **Pages:** xxii, 1029
Publication Date: 1989
ISBN: 0-471-60551-4
Document Type: Book
Abstract Indicator: Abstract

Abstract: ...capsule summary, questions, exercises, and problems. Covers analyzing business transactions, debits and credits, journalizing and **posting**, trail balances, **financial** statements and closing the books, accounting for a personal service **enterprise**, cash **transfers**, payroll **accounting**, cash **receipts** and **payments**, **accounting** for a merchandising **business**, inventory, sales and bad debts, end of the accounting period, internal controls, notes payable and... ...plant valuation and depreciation, disposing plant assets, bonds payable and long-term investments, partnership and **corporation accounting**, cash flows, analyzing **financial information**, departmental **accounting**, and **accounting** for manufacturing companies. Student supplements include practice sets and a study guide. Instructional aids include...

? show files

[File 15] **ABI/Inform(R)** 1971-2008/Jan 02

[File 16] **Gale Group PROMT(R)** 1990-2007/Dec 25
File 16: Because of updating irregularities, the banner and the update (UD=) may vary.

[File 148] **Gale Group Trade & Industry DB** 1976-2007/Dec 19
File 148: The CURRENT feature is not working in File 148. See HELP NEWS148.

[File 160] **Gale Group PROMT(R)** 1972-1989

[File 275] **Gale Group Computer DB(TM)** 1983-2007/Dec 25

[File 621] **Gale Group New Prod.Annou.(R)** 1985-2007/Dec 19

[File 13] **BAMP** 2007/Dec W5

[File 75] **TGG Management Contents(R)** 86-2007/Dec W3

[File 95] **TEME-Technology & Management** 1989-2007/Dec W3

[File 9] **Business & Industry(R)** Jul/1994-2007/Dec 20

[File 20] **Dialog Global Reporter** 1997-2008/Jan 02

[File 476] **Financial Times Fulltext** 1982-2007/Jan 01

[File 610] **Business Wire** 1999-2008/Jan 02
File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.

[File 613] **PR Newswire** 1999-2008/Jan 02
File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.

[File 624] **McGraw-Hill Publications** 1985-2007/Dec 28

[File 634] **San Jose Mercury** Jun 1985-2007/Dec 27

[File 636] **Gale Group Newsletter DB(TM)** 1987-2007/Dec 26

[File 810] **Business Wire** 1986-1999/Feb 28

[File 813] **PR Newswire** 1987-1999/Apr 30

[File 625] **American Banker Publications** 1981-2007/Dec 25

[File 268] **Banking Info Source** 1981-2007/Dec W1

[File 626] **Bond Buyer Full Text** 1981-2008/Jan 01

[File 267] **Finance & Banking Newsletters** 2007/Dec 17

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; d s
Set      Items     Description
S1   10378365    S (BUDGET? OR FINANC? OR BILL? OR ACCOUNT? OR CHARG? OR INVOIC?)(3N)
(COMMERCIAL OR BUSINESS?? OR ENTREPRENEURIAL OR INDUSTRY OR INDUSTRIAL OR MARKET OR
MERCHANT OR COMPANY OR ENTERPRISE? ? OR CORPORAT??? OR ENTITY OR ENTITIES)
S2       2052    S BILLER? ?)(3N)(SUMMAR? OR REPORT? ? OR DOCUMENT? ? OR RECORD? ? OR
DOCUMENTATION OR LOG OR LOGS OR INFORMATION? ? OR INFO)
S3    3572540    S (BUDGET? OR FINANC? OR BILL? OR ACCOUNT? OR CHARG? OR INVOIC?)(3N)
(SUMMAR? OR REPORT? ? OR DOCUMENT? ? OR RECORD? ? OR DOCUMENTATION OR LOG OR LOGS OR
INFORMATION? ? OR INFO)
S4    2527683    S (DELIVER??? OR (HAND??? OR TURN???)()OVER OR COURIER? OR EXPRESS OR
MESSENGER? OR CARRY??? OR CARRIES OR BRING??? OR SHIP? ? OR SHIPMENT? ? OR SHIPP??? OR
MAIL??? OR TRANSPORT?? OR SEND??? OR SENT OR DISPATCH??? OR CONVEY??? OR TRANSFER? ? OR
TRANSFERR? OR POST?)(5N)(BUDGET? OR FINANC? OR BILL? OR ACCOUNT? OR CHARG? OR INVOIC?)
S5     247942    S S4(7N)(RECIPIENT? ? OR USER? ? OR OWNER?? OR RECEIV??? OR CONSUMER? ? OR
CUSTOMER? ? OR PARTICIPANT? ? OR PATRON? ? OR SHOPPER? ? OR BUYER? ? OR PROCURER? ?)
S6     503325    S (SUMMAR? OR REPORT? ? OR DOCUMENT? ? OR RECORD? ? OR DOCUMENTATION OR
LOG OR LOGS OR INFORMATION? ? OR INFO)(3N)(REVIEW??? OR REVIS??? OR PREVIEW OR
RE()EVALUAT? OR RE()EXAMIN?)
S7     465097    S (REVENUE? ? OR FEE? ? OR PAYMENT? ? OR COST? ? OR PRICE? ? OR CHARGE?
?)(5N)( STATUS OR STAGE? ? OR RECEIPT? OR CODE OR CODES OR INDICATOR?)
S8      60289    S S7(7N) (SELECT??? OR SPECIFY??? OR SPECIFIE? ? OR DESIGNAT??? OR
INDICAT??? OR STIPULAT???)
S9    3221505    S (NETWORK?? OR LAN?? OR WAN?? OR WEB?? OR LOCAL()AREA()NETWORK?? OR
WORLD()WIDE()WEB OR INTERNET OR WEB OR INTRANET OR EXTRANET OR ONLINE OR ON()LINE)(5N)
```

```
(NODE? OR TERMINAL? OR COMPUTER? OR CLIENT? OR SERVER? OR WORKSTATION?? OR STATION??)
S10       145    S AU=(GANESAN, R? OR GANESAN R? OR GANESAN(2N)R? OR HOBDAY, K? OR HOBDAY
K? OR HOBDAY(2N)K?)
S11    323631    S (S1:S3)(3N)S4
S12     32951    S S11(3N)S5
S13       133    S S12(3N)S6
S14         3    S S13(3N)S7
S15        48    S S12(7N)S7
S16        33    RD  (unique items)
S17        10    S S16 NOT PY>1999
S18         4    S S11(3N)S8
S19         4    RD  (unique items)
S20       703    S S11(3N)S9
S21        92    S S20(3N)BILL?
S22        67    S S21 NOT PY>1999
S23         1    S S22(20N)S6
```

? t /3,k/all

14/3,K/1 (Item 1 from file: 16) **Links**
Gale Group PROMT(R)

09469873   **Supplier Number: 83280235 (USE FORMAT 7 FOR FULLTEXT)**

Wisconsin Public Service Corporation & Upper Peninsula Power Company Select CheckFree i-Solutions for Electronic Billing & Payment Program; More Than 500,000 Residential & Small-Business customers in Wisconsin and Upper Michigan Can Now Receive and Pay Utility Bills at Their Choice Of Financial Services Sites.
PR Newswire , p ATTU00426022002
Feb 26 , 2002
Language: English   **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 1560

...UPPCO bills are available at the online billing and payment site of
their choice. There, **customers** can quickly retrieve and
review the same **billing information** they currently
receive by **mail**. Additionally, by clicking on links that
appear directly on the e-bill, customers can access...

...CheckFree Corporation., CheckFree i-Solutions is the leading provider of
end-to-end business-to-**consumer** and business-to- **business**
solutions for e-**billing** and payment and e-statement **delivery**.
CheckFree i-Solutions offers CheckFree i-Series software for e-bill and
e-statement creation...

? t /3,k/all

17/3,K/1 (Item 1 from file: 15) <u>Links</u>
ABI/Inform(R)
01843784   04-94775
9 hot trends for '99

Ferris, Nancy
Text:

...essentially maintains an online clearinghouse for shipping information,
on behalf of both shippers and those **receiving shipments**.
That **information** includes **bills** of lading, **delivery**
receipts and-most importantly-**payment** information.

When participating DoD agencies need to send supplies abroad, for example,
they can verify...

17/3,K/2 (Item 2 from file: 15) <u>Links</u>
ABl/Inform(R)

01726069   03-77059
Bill processing simplified by the Internet

Wipf, Kara
Water Engineering & Management v145n11 pp: 30-32
Nov 1998
ISSN: 0273-2238 **Journal Code:** WEM
Word Count: 2225
Text:

...stub, to the biller or the biller's bank. Since consumers can check on a
payment's or bill's **status** on the Internet at any time,
costly **customer** service calls also can be reduced.

Sending out **bills** and handling remittance **information**
can be expensive for a biller. The variable cost of billing and handling
remittances for...

17/3,K/3 (Item 3 from file: 15) <u>Links</u>
State export finance programs

Fancher, Steve; Britto, Karen
Text:

...which covers the period from building the product to shipping. Other
states offer guarantees for **postexport financing**, which spans
the period from **shipment** through **receipt** of **payment**
from the overseas **buyer**. However, the majority of state
finance programs cover both pre- and **postshipment**
financing.

Several jurisdictions also **market** programs offered by two federal
agencies, the Export-Import Bank of the U.S. and...

17/3,K/4 (Item 4 from file: 15) <u>**Links**</u>
ABI/Inform(R)

01392810   00-43797
What really sells

Silverman, Brian
Sales & Marketing Management   v149n3 pp: 84-85
Mar 1997
ISSN: 0163-7517 **Journal Code:** SAL
Word Count: 680
Text:

....their service that has made them stellar.

And who can argue? Just look at American **Express**. The **company**
's familiar green **charge** card has become a **status** symbol
among **consumers**. Despite the card's steep membership fee, and having
to pay the bill in full...

17/3,K/5 (Item 5 from file: 15) <u>Links</u>
ABl/lnform(R)
00639794   92-54734

Computerizing the Accounts System

Corbitt, Terry
Managerial Auditing Journal   v7n4 pp: ii-iv
1992
ISSN: 0268-6902 **Journal Code:** MAJ
Word Count: 3114
Text:

...automatic payment of invoices.

* Payments should automatically be allocated to the oldest invoice and
partial **receipts** or payments, against **invoices**.

* If the **business sends** or receives **invoices** in a
foreign currency, the package should be able to carry out currency
conversions.

* Is...and to share peripherals such as printers. All good accounting
packages are available in single-**user** or networked versions and the
company's **accounting records** can be easily
transferred from a single microcomputer to a networked version.

Once the decision has been made to...

17/3,K/6 (Item 1 from file: 16) **Links**
Gale Group PROMT(R)
06872304   **Supplier Number: 57889243 (USE FORMAT 7 FOR FULLTEXT)**

New Penn Announces Interactive Web Site.
Business Wire , p 1637
Dec 1 , 1999
Language: English   **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 460

...reports are created from "live data" to get the most current and
accurate information available. **Customers** use online **shipping**
information such as freight **charges** and **shipment**
status to prepare **billing** sooner or **receive** an early
warning of a potential problem shipment.
        The customer may also save their online...

17/3,K/7 (Item 1 from file: 148) <u>Links</u>
Gale Group Trade & Industry DB
06137342   **Supplier Number:** 12682384 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**CAROLINA FREIGHT CARRIERS CORP., IBM CHARLOTTE MANUFACTURING TEAM WIN 1992
N.C. QUALITY LEADERSHIP AWARD; AMP-INTEGRATED CIRCUIT CONNECTOR PRODUCTS
DIVISION NAMED TO HONOR ROLL**

PR Newswire , 1022A3448
Oct 22 , 1992
Language: ENGLISH
Record Type: FULLTEXT
Word Count: 1537   **Line Count:** 00135

...Sally(R). Sally is a bi-lingual talking computer system which allows
Carolina Freight's **customers** touch-tone phone access to freight
charges and **shipment status information.** Their
customers also have access to Caro-Fax(R) which will provide daily
on-demand reports directly...

17/3,K/8 (Item 2 from file: 148) **<u>Links</u>**
Gale Group Trade & Industry DB
02848024   **Supplier Number:** 04164177 (USE FORMAT 7 OR 9 FOR FULL TEXT)
P-I-E- Nationwide reports a 500% increase in customers' use of its Rate-Man and Trac-Man systems.

```
...30 or 7:30 a.m. and call Trac-Man or Rate-Man to give shipment
status information and charges to my customers
in the East."
        "Use of our complete computer-aided transportation services has
increased dramatically," said...
```

```
...are only the tip of the iceberg. Today, through Electronic Data
Interchange (EDI), we offer shipment status and tracing
information, freight invoicing, corporate trade
payments, special service instructions, bill of lading transfer, electronic
mail and pre-shipment notification...
```

17/3,K/9 (Item 1 from file: 275) <u>**Links**</u>
Gale Group Computer DB(TM)

02359160   **Supplier Number: 58309970 (Use Format 7 Or 9 For** FULL TEXT)
E - Business Makeover.(Company Business and Marketing)

SPITZER, TOM
Intelligent Enterprise , 2 , 17 , 28
Dec 7 , 1999
Language: English   **Record Type:** Fulltext; Abstract
Word Count: 3383   **Line Count:** 00280

...and routing them for special handling.
    ICS is also leveraging its new infrastructure to manage
customer accounts. The **company** no longer **sends**
physical **invoices** or statements to online **customers**, which
significantly reduces processing **costs**. Customers can view their
account **status** online, and address customer service issues as well,
at any time of the day. Goods...

17/3,K/10 (Item 1 from file: 625) <u>Links</u>
American Banker Publications
0216015
* On-Line Banking: On-Line Payment Option For Calif. Utility Customers

Byline:
By DREW CLARK

Text:

...of companies and agencies that have hired Princeton Telecom for
electronic delivery of bills and **receipt** of **payments**.
    Princeton Telecom **posts billing information** on its
Web-server computers.
Consumers can learn what they owe by using the Internet or the
telephone.
By clicking a...

? t /3,k/all

19/3,K/1 (Item 1 from file: 148) <u>**Links**</u>

Gale Group Trade & Industry DB

13399074 **Supplier Number:** 71563429 (USE FORMAT 7 OR 9 FOR FULL TEXT)
COMPANY.

Implement & Tractor , 4
Annual , 2001
ISSN: 0019-2953
Language: English
Record Type: Fulltext
Word Count: 84924 **Line Count:** 08479

...parts
        Computers: GPS; grain loss, shaft, tailings acre, air seeder &
bin monitors
        Misc: bin level **indicators**, sensors
        AIR-WAY MANUFACTURING COMPANY
        586 N. Main St. Oliver, MI 49076
        Ph: 616-749...Pt. hitch & parts: tire - flotation, rims &
tractor & equipment, tracks rubber & skid steer, transmission
parts, turbo **charger** parts & repair, universal joint parts
        OEM: antique parts, bearings, cutting parts, decals, dram
assemblies, electrical...

19/3,K/2 (Item 2 from file: 148) <u>**Links**</u>
Gale Group Trade & Industry DB
05200829   **Supplier Number:** 10947805 (USE FORMAT 7 OR 9 FOR FULL TEXT)
ISDN: the European perspective. (integrated services digital network)

Mudler, R.J.
Communications International , v18 , n6 , p54(5)
June , 1991
ISSN: 0305-2109
Language: ENGLISH
Record Type: FULLTEXT
Word Count: 3716   **Line Count:** 00305


```
...and the private DPNSS network.
     Early examples of this interworking are private network capabilities
to transport ISDN service indicators, call charge
information and the identity of calling subscribers.
     S-reference point
     PABXs traditionally offer a wide range...
```

19/3,K/4 (Item 1 from file: 95) <u>Links</u>
TEME-Technology & Management

00757166 E94036061030
Characterization of a 512 by 512 pixel 8-output full frame CCD for high speed imaging

(Beschreibung eines CCD-Bildwandlers mit einem Bildfeld von 512 x 512 Bildpunkten und acht Ausgaberegistern zur Bildverarbeitung mit hoher Geschwindigkeit)

Graeve, T; Dereniak, EL
Univ. of Arizona, Tucson, USA
20th Int. Congress on High-Speed Photography and Photonics, Part One, Victoria, CDN, Sep 21-25, 1992 , 1993
Document type: Conference paper **Language:** English
Record type: Abstract
Descriptors: ...MEMORY; RESOLUTION; IMAGE SCANNERS; IMAGE RESOLUTION; BACKGROUND NOISE; DEVICE DESCRIPTION; SAMPLING FREQUENCY; **RECORD** LEVEL **INDICATOR; CHARGE TRANSFER** DEVICES; DARK CURRENT

PR Newswire

1145839   NYTH036

A-T Financial and ABN AMRO Chicago Corporation Announce Order Execution Relationship

Date: August 28, 1997   09:57 EDT   **Word Count:** 820

, /PRNewswire/ -- A-T Financial Information, a leading provider of sofFware
for the **financial industry**, announced the availability of the
ABN AMRO Chicago Corporation's ISI Market Machine(R) electronic...

...browse open orders, order history review, trade browse, price average
trade browse, trade input, position **summary**, **log** history
review, administrative messaging, **report** generation,
import/export of trade data.

    "We believe that the opportunity to work with A...

...Scot E. Warren, Senior Vice President of ABN AMRO Chicago Corporation.

    With more than 500 **terminals** and **client network**
connections in service, ABN AMRO Chicago Corporation has become one of the
largest users of...

...Bank N.V. is the 14th largest bank in the world, with assets of $341
billion and more than 1,700 locations in 70 countries throughout the
world. The bank's North American assets total $97 **billion**.

    A-T Attitude is a powerful **financial information** system
that **delivers** real-time quotes, news, fundamental data, third party
services, and analysis on a wide range...

? show files

```
; d s
Set      Items    Description
S1       16427    S (BUDGET? OR FINANC? OR BILL? OR ACCOUNT? OR CHARG? OR INVOIC?)(3N)
(COMMERCIAL OR BUSINESS?? OR ENTREPRENEURIAL OR INDUSTRY OR INDUSTRIAL OR MARKET OR
MERCHANT OR COMPANY OR ENTERPRISE? ? OR CORPORAT??? OR ENTITY OR ENTITIES)
S2         107    S BILLER? ?)(3N)(SUMMAR? OR REPORT? ? OR DOCUMENT? ? OR RECORD? ? OR
DOCUMENTATION OR LOG OR LOGS OR INFORMATION? ? OR INFO)
S3       40198    S (BUDGET? OR FINANC? OR BILL? OR ACCOUNT? OR CHARG? OR INVOIC?)(3N)
(SUMMAR? OR REPORT? ? OR DOCUMENT? ? OR RECORD? ? OR DOCUMENTATION OR LOG OR LOGS OR
INFORMATION? ? OR INFO)
S4       80303    S (DELIVER??? OR (HAND??? OR TURN???)()OVER OR COURIER? OR EXPRESS OR
MESSENGER? OR CARRY??? OR CARRIES OR BRING??? OR SHIP? ? OR SHIPMENT? ? OR SHIPP??? OR
MAIL??? OR TRANSPORT?? OR SEND??? OR SENT OR DISPATCH??? OR CONVEY??? OR TRANSFER? ? OR
TRANSFERR? OR POST?)(5N)(BUDGET? OR FINANC? OR BILL? OR ACCOUNT? OR CHARG? OR INVOIC?)
S5       11232    S S4(7N)(RECIPIENT? ? OR USER? ? OR OWNER?? OR RECEIV??? OR CONSUMER? ? OR
CUSTOMER? ? OR PARTICIPANT? ? OR PATRON? ? OR SHOPPER? ? OR BUYER? ? OR PROCURER? ?)
S6       14962    S (SUMMAR? OR REPORT? ? OR DOCUMENT? ? OR RECORD? ? OR DOCUMENTATION OR
LOG OR LOGS OR INFORMATION? ? OR INFO)(3N)(REVIEW??? OR REVIS??? OR PREVIEW OR
RE()EVALUAT? OR RE()EXAMIN?)
S7       24464    S (REVENUE? ? OR FEE? ? OR PAYMENT? ? OR COST? ? OR PRICE? ? OR CHARGE?
?)(5N)( STATUS OR STAGE? ? OR RECEIPT? OR CODE OR CODES OR INDICATOR?)
S8        4348    S S7(7N) (SELECT??? OR SPECIFY??? OR SPECIFIE? ? OR DESIGNAT??? OR
INDICAT??? OR STIPULAT???)
S9      184098    S (NETWORK?? OR LAN?? OR WAN?? OR WEB?? OR LOCAL()AREA()NETWORK?? OR
WORLD()WIDE()WEB OR INTERNET OR WEB OR INTRANET OR EXTRANET OR ONLINE OR ON()LINE)(5N)
(NODE? OR TERMINAL? OR COMPUTER? OR CLIENT? OR SERVER? OR WORKSTATION?? OR STATION??)
S10         51    S AU=(GANESAN, R? OR GANESAN R? OR GANESAN(2N)R? OR HOBDAY, K? OR HOBDAY
K? OR HOBDAY(2N)K?)
S11         14    S S10 AND S1
S12          6    S S11 AND S2
S13      48744    S S1:S3
S14       7606    S S13(7N)S4
S15       2541    S S14(7N)S5
S16         15    S S15(7N)S6
S17         15    S S16 NOT S12
S18        503    S S13(3N)S7
S19         76    S S18(3N)S8
S20          4    S S19(3N)S9
S21          2    S S20 NOT (S12 OR S16)
```

? t /3,k/all

EUROPEAN PATENTS
01330958
Distributed data accessing technique
Verfahren zum verteilten Datenzugriff
Methode d'acces des donnees distribuees

Patent Assignee:

- **CheckFree Corporation**; (2907040)
  4411 East Jones Bridge Road; Norcross, Georgia 30092; (US)
  (Applicant designated States: all)

Inventor:

- **Ganesan, Ravi**
  5240 Blue Yarrow Run; Norcross, Georgia 30092; (US)

- **Harris, Mark Todd**
  9330 Brumbelow, Crossing Way; Alpharetta, Georgia 30202; (US)

- **Dreyer, Hans Daniel**
  495 Howland Drive; Gahanna Ohio 43230; (US)

- **Wolfe, Kathryn Randall**
  194 Patti Drive; Westerville, Ohio 43081; (US)

- **Ganesan, Ravi**
  ; ;

Legal Representative:

- **Schurack, Eduard F. et al (88021)**
  Hofstetter, Schurack & Skora Balanstrasse 57; 81541 Munchen; (DE)

	Country	Number	Kind	Date	
Patent	EP	1136924	A1	20010926	(Basic)
Application	EP	2000106123		20000321	

Designated States:
AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LI; LU; MC; NL; PT; SE;

Extended Designated States:
AL; LT; LV; MK; RO; SI;

International Patent Class (V7): G06F-017/60Abstract Word Count: 122
NOTE: 4

Type	Pub. Date	Kind	Text

Publication: English
Procedural: English
Application:English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200139	1661
SPEC A	(English)	200139	8265
Total Word Count (Document A) 9926			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 9926			

Specification: ...telephone company, a local electric company, a retail outlet, or a national long distance telephone **company**.

Each **biller** 16 provides customer-related invoice data to the aggregator 14. The aggregator 14 serves as... ...electronic payment and customer service entity. The second network station can be, for example, a **billing entity** such as a utility company. The information identifying the data that is available at the...information so as to create, for example, a link to the web site of a **billing entity**.

The signal is typically generated in response to a request for data. Such a request... ...showing initial sign-on data and message flows between a user entity and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 11 is a flowchart diagram showing... ...authentication data and message flows between a user entity, a banking entity, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 12 is a flowchart diagram showing... ...availability data and message flows between a user entity, a banking entity, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 13A is a flowchart diagram showing **billing entity** presentment data and message flows between a user **entity**, a **billing entity**, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 13B is a flowchart diagram showing billing aggregator bill presentment data and message flows between a user **entity**, a **billing entity**, an EPCS **entity**, and an established **billing** aggregator in the electronic bill presentment and payment system shown in Figure 4.

Figure 13C... ...showing alternative system bill presentment data and message flows between a user entity, an EPCS **entity**, and an alternative **bill** presentment and payment system in the electronic bill presentment and payment system shown in Figure... ...flowchart diagram showing bill payment data and message flows between a user entity, an EPCS **entity**, and a **billing entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 15 is a flowchart diagram showing bill remittance and debiting data and message flows between an EPCS **entity** and a **billing entity** and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 16 shows an example of a...customer service data and message flows between a centralized customer service center, and an EPCS **entity**, a **billing entity**, and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

DETAILED DESCRIPTION OF A PREFERRED EMBODIMENT

Referring... ...message interface. For example, in a bill presentment and payment- system, communication between a banking **entity** and a **billing entity** may be required.

The external message interface 36 defines messages that are used to communicate... ...and a customer care entity. For example, in a bill presentment and payment system, a **billing entity** may allow a third party to access bill data in order to provide feedback to... ...accordance with the present invention. The system 50 includes a user entity 52, a banking **entity** 54, a **billing entity** 56, and an electronic payment and customer service (EPCS) entity 58. For purposes of this... ...each entity.

It should be noted that, although only a single user entity 52, banking **entity** 54, **billing entity** 56, and EPCS entity 58 are shown in the system 50, a plurality of each... associated with the EPCS entity 58, as will also be described in detail below.

THE **BILLING ENTITY**

The **billing entity** 56 is commonly a biller such as, for example, a utility **company**. The **billing entity** 56 typically gains access to the system 50 through a network server (not shown). Thus, the database component 32 associated with the **billing entity** 56 can be located in the network server. However, if desired, the database component could also be located in a system associated with the **billing entity** 56, such as a legacy billing system, or in one or among all of the other distributed database **entities**. Such a legacy **billing** system could be accessed through the external message interface 36 of the **billing entity** 56, as described in detail below.

Wherever it is located, the database component 32 associated with the **billing entity** 56 stores **biller-specific** subscriber profile data, such as subscriber names and addresses and subscriber account numbers and...and links, and bill payment terms and conditions.

The database component 32 associated with the **billing entity** 56 can also store biller transaction history, such as bill data manipulation, e.g., viewing... ...graphics, business rules, and relationships with aggregators such as banks.

The main function of the **billing entity** 56 is to provide billing data to the user entity 52 for use in creating the UI for the subscriber. The **billing entity** 56 also provides **bill** availability data to an aggregator database, whether it is located in the banking entity 54... ...58, or another entity, for use in providing notice of bill availability to subscribers. The **billing entity** 56 can also access legacy billing systems through the external message interface 36 of the **billing entity** 56, as indicated above.

Another function of the **billing entity** 56 is tracking **biller** -related events and storing them in an event tracking database, which is typically associated with... ...in detail below.

Wherever it is located, the database component 32 associated with the EPCS **entity** 58 stores **bill** payment-specific subscriber profile data, such as subscriber names and addresses, subscriber DDA account numbers... ...specific payees, single occurrence payments, and recurring payments/models.

EUROPEAN PATENTS
01330957
A technique for centrally tracking transactions in an electronic billing system
Verfahren zum zentralen Verfolgen von Transaktionen in einem elektronischen Abrechnungssystem
Technique de pistage electronique des transactions dans un systeme de facturation electronique

Patent Assignee:

- **CheckFree Corporation**; (2907040)
  4411 East Jones Bridge Road; Norcross, Georgia 30092; (US)
  (Applicant designated States: all)

Inventor:

- **Ganesan, Ravi**
  5240 Blue Yarrow Run; Norcross, Georgia 30092; (US)

- **Harris, Mark Todd**
  9330 Brumbelow, Crossing Way; Alpharetta, Georgia 30202; (US)

- **Dreyer, Hans Daniel**
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- **Wolfe, Kathryn Randall**
  194 Patti Drive; Westerville, Ohio 43081; (US)

- **Ganesan, Ravi**
  ; ;

Legal Representative:

- **Schurack, Eduard F. et al (88021)**
  Hofstetter, Schurack & Skora Balanstrasse 57; 81541 Munchen; (DE)

	Country	Number	Kind	Date	
Patent	EP	1136923	A1	20010926	(Basic)
Application	EP	2000106122		20000321	

Designated States:
AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LI; LU; MC; NL; PT; SE;

Extended Designated States:
AL; LT; LV; MK; RO; SI;

International Patent Class (V7): G06F-017/60Abstract ...provided for centrally tracking transactions in an electronic billing system. The system includes multiple different **billing entities**, multiple different **financial institute entities** and multiple different user entities. Each of the multiple different **billing entities** is associated with

a respective portion of the multiple different user entities and each of the multiple different **financial** institute **entities** is associated with a respective portion of the multiple different user entities. A message is received from any of the multiple different **financial** institute **entities** indicating a request from any of the multiple different user entities associated with the applicable **financial** institute **entity** to view **billing** information. The receipt of the request to view the billing information is logged in a... ...A message indicative of the billing information of at least one of the multiple different **billing entities** associated with the applicable user entity which is available for viewing is transmitted to the... ...a request from the applicable user entity to view the available billing information of that **billing entity** is received from any of the at least one of the **billing entities**. The receipt of the message indicating the applicable user entity request to view the billing information of the applicable **billing entity** is logged in the database as a second event information.

Abstract Word Count: 224
NOTE: 4
NOTE: Figure number on first page: 4

Type	Pub. Date	Kind	Text

Publication: English
Procedural: English
Application:English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200139	2041
SPEC A	(English)	200139	8263
Total Word Count (Document A) 10304			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 10304			

Specification: ...telephone company, a local electric company, a retail outlet, or a national long distance telephone **company**.

Each **biller** 16 provides customer-related invoice data to the aggregator 14. The aggregator 14 serves as... ...electronic payment and customer service entity. The second network station can be, for example, a **billing entity** such as a utility company. The information identifying the data that is available at the...information so as to create, for example, a link to the web site of a **billing entity**.

The signal is typically generated in response to a request for data. Such a request... ...showing initial sign-on data and message flows between a user entity and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 11 is a flowchart diagram showing... ...authentication data and message flows between a user entity, a banking entity, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 12 is a flowchart diagram showing... ...availability data and message flows between a user entity, a banking entity, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 13A is a flowchart diagram showing **billing entity** presentment data and message flows between a user **entity**, a **billing entity**, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 13B is a flowchart diagram showing billing aggregator bill presentment data and message flows between a user **entity**, a **billing entity**, an EPCS **entity**, and an established **billing** aggregator in the electronic bill presentment and payment system shown in Figure 4.

Figure 13C... ...showing alternative system bill presentment data and message flows between a user entity, an EPCS **entity**, and an alternative **bill** presentment and payment system in the electronic bill presentment and payment system shown in Figure... ...flowchart diagram showing bill payment data and message flows between a user entity, an EPCS **entity**, and a **billing entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 15 is a flowchart diagram showing bill remittance and debiting data and message flows between an EPCS **entity** and a **billing entity** and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 16 shows an example of a...customer service data and message flows between a centralized customer service center, and an EPCS **entity**, a **billing entity**, and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

DETAILED DESCRIPTION OF A PREFERRED EMBODIMENT

Referring... ...message interface. For example, in a bill presentment and payment system, communication between a banking **entity** and a **billing entity** may be required.

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Wherever it is located, the database component 32 associated with the **billing entity** 56 stores **biller**-specific subscriber profile data, such as subscriber names and addresses and subscriber account numbers and...and links, and bill payment terms and conditions.

The database component 32 associated with the **billing entity** 56 can also store biller transaction history, such as bill data manipulation, e.g., viewing... ...graphics, business rules, and relationships with aggregators such as banks.

12/3K/3 (Item 3 from file: 348) <u>Links</u>
EUROPEAN PATENTS
01330955
An elctronic bill presentment technique with enhanced biller control
Verfahren zum Vorlegen von Rechnungen mit einer verbesserten Kontrolle durch den Rechnungsleger
Methode pour la presentation electronique de factures avec un meilleur controle

Patent Assignee:

- **CheckFree Corporation**; (2907040)
  4411 East Jones Bridge Road; Norcross, Georgia 30092; (US)
  (Applicant designated States: all)

Inventor:

- **Ganesan, Ravi**
  5240 Blue Yarrow Run; Norcross, Georgia 30092; (US)

- **Harris, Mark Todd**
  9330 Brumbelow, Crossing Way; Alpharetta, Georgia 30302; (US)

- **Dreyer, Hans Daniel**
  495 Howland Drive; Gahanna, Ohio 43230; (US)

- **Wolfe, Kathryn Randall**
  194 Patti Drive; Westerville, Ohio 43081; (US)

- **Ganesan, Ravi**
  ; ;

Legal Representative:

- **Schurack, Eduard F. et al (88021)**
  Hofstetter, Schurack & Skora Balanstrasse 57; 81541 Munchen; (DE)

	Country	Number	Kind	Date	
Patent	EP	1136922	A1	20010926	(Basic)
Application	EP	2000106120		20000321	

Designated States:
AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LI; LU; MC; NL; PT; SE;

Extended Designated States:
AL; LT; LV; MK; RO; SI;

International Patent Class (V7): G06F-017/60Abstract Word Count: 124
NOTE: 4
NOTE: Figure number on first page: 4

Type	Pub. Date	Kind	Text

Publication: English
Procedural: English
Application:English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200139	1501
SPEC A	(English)	200139	8256
Total Word Count (Document A) 9757			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 9757			

Specification: ...telephone company, a local electric company, a retail outlet, or a national long distance telephone **company**.

Each **biller** 16 provides customer-related invoice data to the aggregator 14. The aggregator 14 serves as... ...electronic payment and customer service entity. The second network station can be, for example, a **billing entity** such as a utility company. The information identifying the data that is available at the...information so as to create, for example, a link to the web site of a **billing entity**.

The signal is typically generated in response to a request for data. Such a request... ...showing initial sign-on data and message flows between a user entity and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 11 is a flowchart diagram showing... ...authentication data and message flows between a user entity, a banking entity, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 12 is a flowchart diagram showing... ...availability data and message flows between a user entity, a banking entity, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 13A is a flowchart diagram showing **billing entity** presentment data and message flows between a user **entity**, a **billing entity**, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 13B is a flowchart diagram showing billing aggregator bill presentment data and message flows between a user **entity**, a **billing entity**, an EPCS **entity**, and an established **billing** aggregator in the electronic bill presentment and payment system shown in Figure 4.

Figure 13C... ...showing alternative system bill presentment data and message flows between a user entity, an EPCS **entity**, and an alternative **bill** presentment and payment system in the electronic bill presentment and payment system shown in Figure... ...flowchart diagram showing bill payment data and message flows between a user entity, an EPCS **entity**, and a **billing entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 15 is a flowchart diagram showing bill remittance and debiting data and message flows between an EPCS **entity** and a **billing entity** and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 16 shows an example of a...customer service data and message flows between a centralized customer service

center, and an EPCS **entity**, a **billing entity**, and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

DETAILED DESCRIPTION OF A PREFERRED EMBODIMENT

Referring... ...message interface. For example, in a bill presentment and payment system, communication between a banking **entity** and a **billing entity** may be required.

The external message interface 36 defines messages that are used to communicate... ...and a customer care entity. For example, in a bill presentment and payment system, a **billing entity** may allow a third party to access bill data in order to provide feedback to... ...accordance with the present invention. The system 50 includes a user entity 52, a banking **entity** 54, a **billing entity** 56, and an electronic payment and customer service (EPCS) entity 58. For purposes of this... ...each entity.

It should be noted that, although only a single user entity 52, banking **entity** 54, **billing entity** 56, and EPCS entity 58 are shown in the system 50, a plurality of each... associated with the EPCS entity 58, as will also be described in detail below.

THE **BILLING ENTITY**

The **billing entity** 56 is commonly a biller such as, for example, a utility **company**. The **billing entity** 56 typically gains access to the system 50 through a network server (not shown). Thus, the database component 32 associated with the **billing entity** 56 can be located in the network server. However, if desired, the database component could also be located in a system associated with the **billing entity** 56, such as a legacy billing system, or in one or among all of the other distributed database **entities**. Such a legacy **billing** system could be accessed through the external message interface 36 of the **billing entity** 56, as described in detail below.

Wherever it is located, the database component 32 associated with the **billing entity** 56 stores **biller**-specific subscriber profile data, such as subscriber names and addresses and subscriber account numbers and...and links, and bill payment terms and conditions.

The database component 32 associated with the **billing entity** 56 can also store biller transaction history, such as bill data manipulation, e.g., viewing... ...graphics, business rules, and relationships with aggregators such as banks.

The main function of the **billing entity** 56 is to provide billing data to the user entity 52 for use in creating the UI for the subscriber. The **billing entity** 56 also provides **bill** availability data to an aggregator database, whether it is located in the banking entity 54... ...58, or another entity, for use in providing notice of bill availability to subscribers. The **billing entity** 56 can also access legacy billing systems through the external message interface 36 of the **billing entity** 56, as indicated above.

Another function of the **billing entity** 56 is tracking **biller** -related events and storing them in an event tracking database, which is typically associated with... ...in detail below.

Wherever it is located, the database component 32 associated with the EPCS **entity** 58 stores **bill** payment-specific subscriber profile data, such as subscriber names and addresses, subscriber DDA account numbers... ...specific payees, single occurrence payments, and recurring payments/models.

As previously described, both the banking **entity** 54 and the **billing entity** 56 track and store events in an event

12/3K/4 (Item 4 from file: 348) <u>Links</u>
EUROPEAN PATENTS
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01294736
Securing electronic transactions over public networks
Sicherung von elektronischen Transaktionen uber offentliche Netzwerke
Securisation de transactions electroniques dans des reseaux publics

Patent Assignee:

- **CheckFree Services Corporation**; (2907041)
  4411 East Jones Bridge Road; Norcross, Georgia 30092; (US)
  (Applicant designated States: all)

Inventor:

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- **Hobday, Kenneth**
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- **Christianson, Alfred II**
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- **Ganesan, Ravi**
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- **Hobday, Kenneth**
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	Country	Number	Kind	Date	
Patent	EP	1111559	A2	20010627	(Basic)
Application	EP	2000127893		20001220	
Priorities	US	471490		19991223	

Designated States:
AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LI; LU; MC; NL; PT; SE; TR;

Extended Designated States:

AL; LT; LV; MK; RO; SI;

Type	Pub. Date	Kind	Text

Publication: English
Procedural: English
Application:English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200126	2340
SPEC A	(English)	200126	7642
Total Word Count (Document A) 9982			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 9982			

Specification: ...has emerged in which users often access other entities on the Internet through a trusted **entity** such as a **financial** institute. These **entities** through which access to other entities is made will hereinafter be referred to as "portals... ...by the portal for billing information. For example, the service provider may receive summary bill **information** from numerous **billers** for numerous users and process this information such that the appropriate information can be presented... ...is a somewhat simplified network diagram indicating various channels which may be established between network **entities** to provide electronic **bill** presentment services. As shown in Figure 1, the network includes users A-C which are...between user devices 105B and 105C and biller devices 110A-110C to communicate detailed bill **information** from **billers** A-C to users B and C.

Each of the users A-C will typically... ...columns of Figure 2.

Figure 3A depicts typical communications between and functions of various network **entities** in providing **bill** summary information to a requesting user. As shown, network device 105A, representing user A, implements... ...information stored on the network 100 for the transmitted summarized bill information. The bill detail **information** of **billers** A-C may be respectively stored, for example, on the memories 320A-320C. It should...140A to the biller address, i.e. URL address HA, at which the detailed bill **information** of the **biller** A for user A is stored. The detailed bill information is then provided via the... ...dated November 23, 1995, www.OFX.net) such that the creator of the bill detail **information**, e.g. the **biller**, aggregator or service provider etc., create a somewhat extended URL.

As shown in Figure 5A... ...515'.

The somewhat extended URL 500' provides the recipient of the request for detailed bill **information**, e.g. the **biller**, bill aggregator or service provider, with sufficient information to identify the particular bill based on...station, such as a network server or other network device, which represents a first network **entity**, for example a **biller**. A second network station, which could be another network server or some other network device... ...component of an aggregate message, with a first crypto-key associated with the first network **entity**, e.g. the **biller**.

The first crypto-key could be a symmetric crypto-key which is known only to ... ...which is returned to the biller by

the payor with the request for detailed bill **information,** the **biller** can use the integrity information to verify that the returned bill ID and account information...and the transmission time information is a timestamp.

In such an implementation, the second network **entity** might be a **biller** or other **entity** which controls access to the stored information, such as the detailed bill information. The third... ...portal during the session.

Figure 6 depicts typical communications between and functions of various network **entities** in providing **bill** summary information to a requesting user with a collaboratively manufactured extended URL. As shown, and...will be returned to the biller by the payor with the request for detailed bill **information.** Hence, the **biller** can be confident that the exact bill ID, account information and user identification sent to... linked via an encrypted HTML channel 140A to the address at which the detailed bill **information** of the **biller** A for user A is stored as described with reference to Figure 3B.

However, before... ...the bill ID 510, user account number 515 and integrity value 520 from the applicable **biller** and forwarded this **information** to the access portal 115.

Further still, the biller checks the signature and then decrypts... ...record using the public key, PUBKAP(3) of the access portal 115 as follows: The **biller,** using the voucher **record,** verifies that the access portal 115 identified in the relationship statement of the service provider...

12/3K/5 (Item 5 from file: 348) <u>Links</u>
EUROPEAN PATENTS
01264768
Electronic billing with flexible biller controlled electronic bill presentment
Elektronische Rechnungsstellungssystem mit flexibeler vom Rechnungssteller kontrollierten elektronischen Rechnungvorlage
Systeme de facturage electronique avec presentation flexible des factures electroniques controlee par le facturant

Patent Assignee:

- **CheckFree Services Corporation**; (2907041)
  4411 East Jones Bridge Road; Norcross, Georgia 30092; (US)
  (Applicant designated States: all)

Inventor:

- **Ganesan, Ravi**
  5240 Blue Yarrow Run; Norcross, GA 30092; (US)

- **Hobday, Kenneth**
  241 Bluff Ridge Court; Powell, Ohio 43065; (US)

- **Ganesan, Ravi**
  ... ...US); ;

- **Hobday, Kenneth**
  ; ;

Legal Representative:

- **Hofstetter, Alfons J., Dr.rer.nat. et al (79921)**
  Hofstetter,Schurack & Skora Balanstrasse 57; 81541 Munchen; (DE)

	Country	Number	Kind	Date	
Patent	EP	1091330	A2	20010411	(Basic)
	EP	1091330	A3	20020116	
Application	EP	2000121882		20001006	
Priorities	US	414731		19991008	

Designated States:
AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LI; LU; MC; NL; PT; SE;

Extended Designated States:
AL; LT; LV; MK; RO; SI;

International Patent Class (V7): G07F-019/00; G06F-017/60**Abstract** ...of a respective biller is available at one of multiple networks addresses associated with that **biller**. The associated **information** could, for example, be the bill

itself and/or promotional information. Each user station is...

Abstract Word Count: 180
NOTE: 3
NOTE: Figure number on first page: 3

Type	Pub. Date	Kind	Text

Publication: English
Procedural: English
Application:English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200115	1906
SPEC A	(English)	200115	14682
Total Word Count (Document A) 16588			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 16588			

Specification: ...telephone company, a local electric company, a retail outlet, or a national long distance telephone **company.**

Each **biller** 16 provides customer-related invoice data to the aggregator 14. The aggregator 14 serves as...sites controlled by the biller, or different addresses at different network sites controlled by different **entities** other than the **biller**, or different addresses at a combination of **biller** controlled and other **entity** controlled network sites. The network addresses themselves and/or indicators of the applicable address are... ...a software upgrade which is required by only certain customers, or any other type of **information** which the **biller** wishes to present to only a selected portion of its customers. However, the associated information...showing initial sign-on data and message flows between a user entity and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 11 is a flowchart diagram showing... ...authentication data and message flows between a user entity, a banking entity, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 12 is a flowchart diagram showing... ...availability data and message flows between a user entity, a banking entity, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 13A is a flowchart diagram showing **billing entity** presentment data and message flows between a user **entity, a billing entity,** and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 13B is a flowchart diagram showing billing aggregator bill presentment data and message flows between a user **entity, a billing entity,** an EPCS **entity,** and an established **billing** aggregator in the electronic bill presentment and payment system shown in Figure 4.

Figure 13C... ...showing alternative system bill presentment data and message flows between a user entity, an EPCS **entity,** and an alternative **bill** presentment and payment system in the electronic **bill** presentment and payment system shown in Figure... ...flowchart diagram showing bill payment data and message flows between a user entity, an EPCS **entity,** and a **billing entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 15 is a flowchart diagram showing bill remittance and debiting data and message flows between an EPCS entity and a **billing entity** and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 16 shows an example of a... ...customer service data and message flows between a centralized customer service center, and an EPCS **entity**, a **billing entity**, and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 21 is a flowchart diagram showing... ...a user, entity, an aggregator entity such as the depicted banking entity, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4, modified to allow bills to be selectively...the present invention.

Figure 24A is a flowchart diagram showing message flows between a user **entity**, a **billing entity**, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4 for the first subscriber requesting a bill... ...the present invention.

Figure 24B is a flowchart diagram showing message flows between a user **entity**, a **billing entity**, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4 for the first subscriber requesting a bill... ...the present invention.

Figure 24C is a flowchart diagram showing message flows between a user **entity**, a **billing entity**, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4 for the second subscriber requesting a bill... ...the present invention.

Figure 24D is a flowchart diagram showing message flows between a user **entity**, a **billing entity**, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4 for the first subscriber directing payment of... ...with the present invention.

Figure 25A shows another modified banking entity home page having a **billing entity** frame presenting detailed **bill** data and special promotional information to the first subscriber, in accordance with the present invention.

Figure 25B shows another modified banking entity home page having an EPCS **entity** frame presenting detailed **bill** data and general promotional information to the first subscriber, in accordance with the present invention.

Figure 25C shows another modified banking entity home page having a **billing entity** frame presenting only promotional information to the first subscriber, in accordance with the present invention... ...message interface. For example, in a bill presentment and payment system, communication between a banking **entity** and a **billing entity** may be required. The external message interface 36 defines messages that are used to communicate... ...and a customer care entity. For example, in a bill presentment and payment system, a **billing entity** may allow a third party to access bill data in order to provide feedback to... ...The system 50 comprises a user entity 52, an aggregator entity represented as a banking **entity** 54, a **billing entity** 56, and an electronic payment and customer service (EPCS) entity 58. It should be understood... ...entity if desired. For purposes of this detailed description, the user entity 52, the banking **entity** 54, the **billing entity** 56, and the EPCS entity 58 are each distributed database entities 30 as defined above. Thus, the user entity 52, the banking **entity** 54, the **billing entity** 56, and the EPCS entity 58 each has a database component 32, an internal message interface 40. It should be noted, however, that the user entity 52, the banking **entity** 54, the **billing entity** 56, and the EPCS entity 58 are not required to have a database component 32... ...and a customer care message interface 40. That is, the user entity 52, the banking **entity** 54, the **billing entity** 56, and the EPCS entity 58 are only required to have an internal message interface... ...this point it

12/3K/6 (Item 6 from file: 348) **Links**
EUROPEAN PATENTS
01254136
Electronic billing with updateable electronic bill summary
Elektronische Rechnungsstellungsystem mit aktualisierbarer elektronischer Rechnungsubersicht
Systeme de facturage electronique avec sommaire de facture electronique pouvant etre mis-a-jour

Patent Assignee:

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  4411 East Jones Bridge Road; Norcross, Georgia 30092; (US)
  (Applicant designated States: all)

Inventor:

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- **Hobday, Kenneth**
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- **Ganesan, Ravi**
  ... ...US); ;

- **Hobday, Kenneth**
  ; ;

Legal Representative:

- **Hofstetter, Alfons J., Dr.rer.nat. et al (79921)**
  Hofstetter,Schurack & Skora Balanstrasse 57; 81541 Munchen; (DE)

	Country	Number	Kind	Date	
Patent	EP	1083532	A2	20010314	(Basic)
	EP	1083532	A3	20011114	
Application	EP	2000118977		20000901	
Priorities	US	387764		19990901	

Designated States:
AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LI; LU; MC; NL; PT; SE;

Extended Designated States:
AL; LT; LV; MK; RO; SI;

International Patent Class (V7): G07F-019/00; G06F-017/60; G07F-007/10**Abstract Word Count:** 126
NOTE: 3
NOTE: Figure number on first page: 3

Type	Pub. Date	Kind	Text

Publication: English
Procedural: English
Application:English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200111	1472
SPEC A	(English)	200111	12200
Total Word Count (Document A) 13672			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 13672			

Specification: ...telephone company, a local electric company, a retail outlet, or a national long distance telephone **company**.

Each **biller** 16 provides customer-related invoice data to the aggregator 14. The aggregator 14 serves as...showing initial sign-on data and message flows between a user entity and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 11 is a flowchart diagram showing... ...authentication data and message flows between a user entity, a banking entity, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 12 is a flowchart diagram showing... ...availability data and message flows between a user entity, a banking entity, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 13A is a flowchart diagram showing **billing entity** presentment data and message flows between a user **entity, a billing entity**, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 13B is a flowchart diagram showing billing aggregator **bill** presentment data and message flows between a user **entity, a billing entity**, an EPCS **entity**, and an established **billing** aggregator in the electronic bill presentment and payment system shown in Figure 4.

Figure 13C an EPCS **entity**, and an alternative **bill** presentment and payment system in the electronic bill presentment and payment system shown in Figure... ...flowchart diagram showing bill payment data and message flows between a user entity, an EPCS **entity**, and a **billing entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 15 is a flowchart diagram showing bill remittance and debiting data and message flows between an EPCS **entity** and a **billing entity** and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.

Figure 16 shows an example of a... ...customer service data and message flows between a centralized customer service center, and an EPCS **entity**, a **billing entity**, and a banking **entity** in the electronic **bill** presentment and payment system shown in Figure 4.   •

Figure 21 is a flowchart diagram showing... ...availability data and message flows between a user entity, a banking entity, and an EPCS **entity** in the electronic **bill** presentment and payment system shown in Figure 4, modified to

? t /3,k/all

17/3K/1 (Item 1 from file: 348) **Links**
EUROPEAN PATENTS
02334521
Method of and system for enabling brand-image communication between vendors and consumers
Verfahren und System zur Ermoglichung der Markenbilder-Kommunikation zwischen Handlern und Verbrauchern
Procede et systeme pour activer une communication d'image de marque entre les vendeurs et les consommateurs

Patent Assignee:

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  Soundview Plaza, 1266 East Main Street; Stamford, CT 06902; (US)
  (Applicant designated States: all)

Inventor:

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Legal Representative:

- **Dunlop, Hugh Christopher et al (59552)**
  R G C Jenkins & Co. 26 Caxton Street; London SW1H 0RJ; (GB)

	Country	Number	Kind	Date	
Patent	EP	1841195	A1	20071003	(Basic)
Application	EP	2007011587		20001117	
Priorities	US	441973		19991117	
	US	447121		19991122	
	US	465859		19991217	
	US	483105		20000114	
	US	599690		20000622	
	US	641908		20000818	
	US	695744		20001024	

Designated States:
AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LI; LU; MC; NL; PT; SE; TR;

Related Parent Numbers: Patent (Application):EP 1616266 (EP 2000980530)

IPC	Level	Value	Position	Status	Version	Action	Source	Office
H04N-0001/00	A	I	F	B	20060101	20070827	H	EP

G06Q-0030/00	A	I	L	B	20060101	20070827	H	EP
G06F-0017/30	A	I	L	B	20060101	20070827	H	EP

Abstract Word Count: 199
NOTE: 2B1
NOTE: Figure number on first page: 2B1

Type	Pub. Date	Kind	Text

Publication: English
Procedural: English
Application:English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200740	2554
SPEC A	(English)	200740	150234
Total Word Count (Document A) 152788			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 152788			

Specification: ...the purpose of enabling different departments within the publishing organization (e.g. advertising, world news, **business**, technology, sports, **finance**, education, arts and leisure, etc.) manage different types of UPN/TM/PD/URL links based...PD/URL Management SW License Total; Total Number of UPC Numbers; Date of UPC Number **Accounting**; Annual UPC/TM/PD/URL Management SW Fee Due; Date of UPC/TM/PD/URL...

EUROPEAN PATENTS
01898247
Systems and methods for secure transaction management and electronic rights protection
Systeme und Verfahren zur Verwaltung von gesicherten Transaktionen und zum Schutz von elektronischen Rechten
Systemes et procedes pour gerer des transactions securisees et pour proteger des droits electroniques

Patent Assignee:

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- **Van Wie, David M.**
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Legal Representative:

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  fJ CLEVELAND 40-43 Chancery Lane; London WC2A 1JQ; (GB)

	Country	Number	Kind	Date	
Patent	EP	1531379	A2	20050518	(Basic)
	EP	1531379	A3	20060222	
Application	EP	2004078195		19960213	
Priorities	US	388107		19950213	

Designated States:
AT; BE; CH; DE; DK; ES; FR; GB; GR; IE;
IT; LI; LU; MC; NL; PT; SE;

Related Parent Numbers: Patent (Application):EP 861461 (EP 96922371)

International Patent Class (V7): G06F-001/00; G06F-017/60

IPC	Level	Value	Position	Status	Version	Action	Source	Office
G06F-0001/00								

17/3K/3 (Item 3 from file: 348) <u>Links</u>
EUROPEAN PATENTS
(c) 2007 European Patent Office. All rights reserved.
01869029
Systems and methods for secure transaction management and electronic rights protection
Systeme und Verfahren zur gesicherten Transaktionsverwaltung und elektronischem Rechtsschutz
Systemes et procedes de gestion de transactions securisees et de protection de droits electroniques

Patent Assignee:

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  460 Oakmead Parkway; Sunnyvale, CA 94086-4708; (US)
  (Applicant designated States: all)

Inventor:

- **Ginter, Karl L.**
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- **Shear, Victor H.**
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- **Spahn, Francis J.**
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- **Van Wie, David M.**
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Legal Representative:

- **Smith, Norman Ian et al (36041)**
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	Country	Number	Kind	Date	
Patent	EP	1515216	A2	20050316	(Basic)
	EP	1515216	A3	20050323	
Application	EP	2004078194		19960213	
Priorities	US	388107		19950213	

Designated States:
AT; BE; CH; DE; DK; ES; FR; GB; GR; IE;
IT; LI; LU; MC; NL; PT; SE;

Related Parent Numbers: Patent (Application):EP 861461 (EP 96922371)

International Patent Class (V7): G06F-001/00; G06F-017/60**Abstract Word Count:** 144
NOTE: 75C
NOTE: **Figure number on first page: 75C**

Type	Pub. Date	Kind	Text

Publication: English
Procedural: English
Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200511	276
SPEC A	(English)	200511	167210
Total Word Count (Document A) 167486			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 167486			

Specification: ...limit). Reporting of usage information and user requests can be used for supporting electronic currency, **billing**, payment and credit related activities, and/or for user profile analysis and/or broader market...sets from plural parties, which negotiation establishes what control information shall constitute the resulting control **information** set for a given piece of VDE managed content and/or VDE installation. Electronic Agreements...

PCT FULLTEXT
01508002
METHOD AND SYSTEM FOR AUTOMATICALLY DETECTING THAT INTERNATIONAL SHIPMENT MOVEMENT HAS SATISFIED A THRESHOLD CONDITION
PROCEDE ET SYSTEME PERMETTANT DE DETECTER AUTOMATIQUEMENT QU'UN DEPLACEMENT DE CARGAISON INTERNATIONALE A SATISFAIT UNE CONDITION SEUIL

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	Country	Number	Kind	Date
Patent	WO	200751094	A2-A3	20070503
Application	WO	2006US60162		20061023
Priorities	US	2005257414		20051024

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;
BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU;
CZ; DE; DK; DM; DZ; EC; EE; EG; ES; FI;
GB; GD; GE; GH; GM; GT; HN; HR; HU; ID;
IL; IN; IS; JP; KE; KG; KM; KN; KP; KR;
KZ; LA; LC; LK; LR; LS; LT; LU; LV; LY;
MA; MD; MG; MK; MN; MW; MX; MY; MZ; NA;
NG; NI; NO; NZ; OM; PG; PH; PL; PT; RO;
RS; RU; SC; SD; SE; SG; SK; SL; SM; SV;
SY; TJ; TM; TN; TR; TT; TZ; UA; UG; US;
UZ; VC; VN; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IS; IT; LT; LU;
LV; MC; NL; PL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL;
SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Detailed Description:

...shipping company reports that the shipment has been loaded and links a copy of the **shipping company's bill** of lading to the report, the threshold condition is met. (In accordance with the FOB ... ...report to one or more interested parties not handling the shipment movements, alerting them to **review** the linked **documents.**

[0011] FIG. 1 is a block diagram of an international shipment movement tracking system. A... ...the user interface presents data entry and display opportunities adapted to efficient data collection and **review.**

[0015] The **report** module 112 accepts initial and subsequent reports of shipment movement. The initial report regarding a... ...from a location identified in an XML field.

[0018] The report module 112 further may **receive** an **invoice** and link it to a **shipment** movement plan or a specific **shipment** movement **report.** Linking of the **invoice** may be part of the threshold condition.

[0019] The monitoring module 113 compares reports of...

01362164
METHOD FOR MANAGING PROPERTY INSPECTION REPORTS
PROCEDE DE CREATION D'ACCES ET DE GESTION DES RAPPORTS D'INSPECTION DE PROPRIETE

Patent Applicant/Patent Assignee:

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	Country	Number	Kind	Date
Patent	WO	200644569	A2-A3	20060427
Application	WO	2005US36883		20051013
Priorities	US	2004618557		20041013

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)
AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;
BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU;
CZ; DE; DK; DM; DZ; EC; EE; EG; ES; FI;
GB; GD; GE; GH; GM; HR; HU; ID; IL; IN;
IS; JP; KE; KG; KM; KP; KR; KZ; LC; LK;
LR; LS; LT; LU; LV; LY; MA; MD; MG; MK;
MN; MW; MX; MZ; NA; NG; NI; NO; NZ; OM;
PG; PH; PL; PT; RO; RU; SC; SD; SE; SG;

SK; SL; SM; SY; TJ; TM; TN; TR; TT; TZ;
UA; UG; US; UZ; VC; VN; YU; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IS; IT; LT; LU;
LV; MC; NL; PL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL;
SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English
Filing Language: English
Fulltext word count: 6001

Claims:

...to review by the inspection company. At steps 3301-3316, administrators and assistant administrators can **review** and edit the **reports**, confirm **billing**, and **send** the **reports** to **customers**. One of the most notable differences between text templates and online forms is data validation...

PCT FULLTEXT
01002154
SYSTEM AND METHOD FOR SECURITIZING CREDIT ACCOUNTS
SYSTEME ET PROCEDE DE SECURISATION DE COMPTES DE CREDIT

Patent Applicant/Inventor:

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Legal Representative:

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	Country	Number	Kind	Date
Patent	WO	200332132	A2-A3	20030417
Application	WO	2002US32928		20021015
Priorities	US	2001328949		20011012

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; IE; IT; LU; MC; NL; PT;
SE; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Detailed Description:

...accounts.

Figure 2 is a flow chart showing how a credit servicer accepts a credit **user** for an extension of credit, but then **posts** relevant **information** about the credit **account** to outside investors, so they can **review** relevant **information** about

PCT FULLTEXT
00963611
EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM FOR RENTAL VEHICLE SERVICES
SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET POUR SERVICES DE LOCATION DE VEHICULES

Patent Applicant/Patent Assignee:

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  (Designated only for: US)

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  (Designated only for: US)

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  (Designated only for: US)

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  (Designated only for: US)

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	Country	Number	Kind	Date
Patent	WO	200297700	A2	20021205
Application	WO	2001US51431		20011019
Priorities	US	2000694050		20001020

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English
Filing Language: English
Fulltext word count: 237932

Detailed Description:

...Rates/Rul @;r 11 P-roval .

I'T12*Previous'
The Sales Tax/Surcharge and Fuel **Charges** will be preloaded by Ralph. The fi@tds for Drop **Charge** and 1)rop
Location will remain blank for this exercise. You may see a few...

PCT FULLTEXT
00928419
SYSTEM AND METHOD FOR ELECTRONIC BILL PAY AND PRESENTMENT
SYSTEME ET PROCEDE DE PRESENTATION ET DE PAIEMENT ELECTRONIQUES DE FACTURES

Patent Applicant/Patent Assignee:

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Legal Representative:

- **SCOTT Thomas J Jr(et al)(agent)**
  Hunton & Williams, 1900 K Street, N.W., Washington, DC 20006; US;

	Country	Number	Kind	Date
Patent	WO	200261536	A2-A3	20020808
Application	WO	2002US2526		20020130
Priorities	US	2001264681		20010130
	US	2001814783		20010323

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English
Filing Language: English
Fulltext word count: 4013

Detailed Description:

...posted to the system directly by the merchant. In another embodiment, a service provider may **receive** a hard copy
of the **bill,** and **post** the **information** to the **bill** payment system so that the **customer** can **receive** and **review** the

00838882
METHOD AND APPARATUS FOR FACILITATING ONLINE PAYMENT TRANSACTIONS IN A NETWORK-BASED TRANSACTION FACILITY USING MULTIPLE PAYMENT INSTRUMENTS
PROCEDE ET APPAREIL FACILITANT LES OPERATIONS DE REGLEMENT EN LIGNE DANS UNE INSTALLATION COMMERCIALE EN RESEAU AU MOYEN DE MULTIPLES OUTILS DE REGLEMENT

Patent Applicant/Patent Assignee:

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Patent Applicant/Inventor:

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Legal Representative:

- **MALLIE Michael J(et al)(agent)**
  Blakely, Sokoloff, Taylor & Zafman LLP, 12400 Wilshire Boulevard, 7th floor, Los Angeles, CA 90025; US;

	Country	Number	Kind	Date
Patent	WO	200171452	A2-A3	20010927
Application	WO	2001US8293		20010314
Priorities	US	2000190420		20000317
	US	2000577434		20000522

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;

MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ; UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English
Filing Language: English
Fulltext word count: 9498

Detailed Description:

...transfer). Further, the buyer is presented with the buyer registration interface 822 which enables the **buyer** to store the buyer's personal **billing information** and **shipping information** in an **account** maintained for the **buyer** by the online payment service 120. The method 900 then proceeds to block 936.

In... ...proceeds to block 927, at which the buyer is invited to revise his or her **billing** and/or **shipping information** through the revision of **billing** and **shipping information** interface 813. Then, the method 900 proceeds to block 934 and further to block 934...

PCT FULLTEXT
00806383
COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF
PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET PROCEDE ASSOCIE

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Legal Representative:

- **HICKMAN Paul L(agent)**
  Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill Road, Palo Alto, CA 94304; US;

	Country	Number	Kind	Date
Patent	WO	200139029	A2	20010531
Application	WO	2000US32309		20001122
Priorities	US	99444655		19991122
	US	99444886		19991122

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English
Filing Language: English
Fulltext word count: 157840

PCT FULLTEXT
00802545
SYSTEM, METHOD AND RECORDABLE MEDIUM FOR PRINTING SERVICES OVER A NETWORK AND GRAPHICAL USER INTERFACE
SYSTEME, PROCEDE ET SUPPORT ENREGISTRABLE RELATIFS A DES SERVICES D'IMPRESSION TRANSMIS VIA UN RESEAU ET UNE INTERFACE GRAPHIQUE

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  (Designated only for: US)

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Legal Representative:

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	Country	Number	Kind	Date
Patent	WO	200135312	A2	20010517
Application	WO	2000US31241		20001113
Priorities	US	99164723		19991112
	US	99165643		19991115
	US	99165651		19991115

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication Language: English
Filing Language: English
Fulltext word count: 7239

Detailed Description:

...has been made, the user can select the appropriate address 1 0 or location for **delivery** of the printed **document**, **convey billing information, preview** and submit the order, and **receive** confirmation and updates regarding the order (424 and 442).

Fig. 6 is an exemplary diagram...

PCT FULLTEXT
00504198
COMPUTER-BASED SYSTEM FOR AUTOMATING ADMINISTRATIVE PROCEDURES IN A MEDICAL OFFICE
SYSTEME INFORMATIQUE POUR L'AUTOMATISATION DE PROCEDURES ADMINISTRATIVES DANS UN CABINET MEDICAL

Patent Applicant/Patent Assignee:

- **MILLERMED SOFTWARE INC**;
  ; ;

	Country	Number	Kind	Date
Patent	WO	9935550	A2	19990715
Application	WO	99US520		19990108
Priorities	US	9870884		19980109

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language: English
Filing Language:
Fulltext word count: 6753

Detailed Description:

...identity of tapes assigned, current workload), record reviewers (e.g., records assigned, age of assigned **records**, **review** status), and **documents** (e.g., charts, **invoices**, **shipping information**), all with minimal **user** input.

9
In accordance with a particular implementation of this embodiment, tape tracker 40 includes...

WEB-BASED AUTOMATED CODE DELIVERY
ATTRIBUTION AUTOMATISEE DE CODE SUR LE WEB

Patent Applicant/Patent Assignee:

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  (For all designated states except: US)
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Legal Representative:

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  Buchanan Ingersoll PC, P. O. Box 1404, Alexandria, VA 22313-1404; US;

	Country	Number	Kind	Date
Patent	WO	200626586	A2-A3	20060309
Application	WO	2005US30753		20050830
Priorities	US	2004605531		20040831
	US	2005205999		20050818

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)
AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;
BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU;
CZ; DE; DK; DM; DZ; EC; EE; EG; ES; FI;
GB; GD; GE; GH; GM; HR; HU; ID; IL; IN;
IS; JP; KE; KG; KM; KP; KR; KZ; LC; LK;
LR; LS; LT; LU; LV; MA; MD; MG; MK; MN;
MW; MX; MZ; NA; NG; NI; NO; NZ; OM; PG;
PH; PL; PT; RO; RU; SC; SD; SE; SG; SK;
SL; SM; SY; TJ; TM; TN; TR; TT; TZ; UA;
UG; US; UZ; VC; VN; YU; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IS; IT; LT; LU;

LV; MC; NL; PL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL;
SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Detailed Description:

...10 via communication link 152. If automated code delivery computer 1 10 has received an **indication** from finance company 120 that payment has been made for a code which has not... ...computer 1 10 has received an indication from finance company 158 of receipt of a **payment** associated with a **code** not previously released to the user, automated code delivery computer I 10 would provide the... ...appropriate connections. For example, after the automated code delivery computer I 10 has received an **indication** from **finance company** 120 that **payment** has been made for a **code** which has not been released to the user, the automated code delivery computer I IO... ...associate the user's loan contract ID code with released codes when it receives an **indication** from **finance company** 120 that **payment** for the corresponding **codes** has been made. Consider an example as shown in FIG. 6, where the associated contract ...

? show files

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; d s
Set     Items    Description
S1      10396    S (BUDGET? OR FINANC? OR BILL? OR ACCOUNT? OR CHARG? OR INVOIC?)(3N)
(COMMERCIAL OR BUSINESS?? OR ENTREPRENEURIAL OR INDUSTRY OR INDUSTRIAL OR MARKET OR
MERCHANT OR COMPANY OR ENTERPRISE? ? OR CORPORAT??? OR ENTITY OR ENTITIES)
S2         91    S BILLER? ?)(3N)(SUMMAR? OR REPORT? ? OR DOCUMENT? ? OR RECORD? ? OR
DOCUMENTATION OR LOG OR LOGS OR INFORMATION? ? OR INFO)
S3      30778    S (BUDGET? OR FINANC? OR BILL? OR ACCOUNT? OR CHARG? OR INVOIC?)(3N)
(SUMMAR? OR REPORT? ? OR DOCUMENT? ? OR RECORD? ? OR DOCUMENTATION OR LOG OR LOGS OR
INFORMATION? ? OR INFO)
S4     174458    S (DELIVER??? OR (HAND??? OR TURN???)()OVER OR COURIER? OR EXPRESS OR
MESSENGER? OR CARRY??? OR CARRIES OR BRING??? OR SHIP? ? OR SHIPMENT? ? OR SHIPP??? OR
MAIL??? OR TRANSPORT?? OR SEND??? OR SENT OR DISPATCH??? OR CONVEY??? OR TRANSFER? ? OR
TRANSFERR? OR POST?)(5N)(BUDGET? OR FINANC? OR BILL? OR ACCOUNT? OR CHARG? OR INVOIC?)
S5       8577    S S4(7N)(RECIPIENT? ? OR USER? ? OR OWNER?? OR RECEIV??? OR CONSUMER? ? OR
CUSTOMER? ? OR PARTICIPANT? ? OR PATRON? ? OR SHOPPER? ? OR BUYER? ? OR PROCURER? ?)
S6       4207    S (SUMMAR? OR REPORT? ? OR DOCUMENT? ? OR RECORD? ? OR DOCUMENTATION OR
LOG OR LOGS OR INFORMATION? ? OR INFO)(3N)(REVIEW??? OR REVIS??? OR PREVIEW OR
RE()EVALUAT? OR RE()EXAMIN?)
S7      24116    S (REVENUE? ? OR FEE? ? OR PAYMENT? ? OR COST? ? OR PRICE? ? OR CHARGE?
?)(5N)( STATUS OR STAGE? ? OR RECEIPT? OR CODE OR CODES OR INDICATOR?)
S8       3683    S S7(7N) (SELECT??? OR SPECIFY??? OR SPECIFIE? ? OR DESIGNAT??? OR
INDICAT??? OR STIPULAT???)
S9     276690    S (NETWORK?? OR LAN?? OR WAN?? OR WEB?? OR LOCAL()AREA()NETWORK?? OR
WORLD()WIDE()WEB OR INTERNET OR WEB OR INTRANET OR EXTRANET OR ONLINE OR ON()LINE)(5N)
(NODE? OR TERMINAL? OR COMPUTER? OR CLIENT? OR SERVER? OR WORKSTATION?? OR STATION??)
S10        74    S AU=(GANESAN, R? OR GANESAN R? OR GANESAN(2N)R? OR HOBDAY, K? OR HOBDAY
K? OR HOBDAY(2N)K?)
S11        13    S S1 AND S10
S12        13    IDPAT (sorted in duplicate/non-duplicate order)
S13        13    IDPAT (primary/non-duplicate records only)
S14      7431    S (S1 OR S2 OR S3) AND S4
S15      2695    S S14 AND S5
S16        23    S S15 AND S6
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S17          23     S S16 NOT S13
S18         126     S S15 AND S7
S19          20     S S18 AND S8
S20           3     S S19 NOT PY>1999

?
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13/3,K/2 (Item 2 from file: 350) <u>Links</u>
Derwent WPIX

0016155369 *Drawing available*
WPI Acc no: 2006-686998/200671
XRPX Acc No: N2006-543633
Biller bill's electronic presentment facilitating method, involves directing payment of bill on behalf of customer responsive to received request for billing information to pay presented bill
Patent Assignee: CHECKFREE CORP (CHEC-N)
Inventor: DREYER H D; **GANESAN R**; HARRIS M T; WOLFE K R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20060195395	A1	20060831	US 200566288	A	20050228	200671	B

Priority Applications (no., kind, date): US 200566288 A 20050228

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20060195395	A1	EN	34	20	

...Inventor: **GANESAN R** ...method involves receiving a request for billing information at a network site associated with a **bill** payment **entity**. A **bill** availability indicator indicative of availability of a bill of a biller for the customer is... Original Publication Data by AuthorityInventor name & address:**Ganesan, Ravi**... ...**Original Abstracts:**behalf of the customer via a communications network, a first network site associated with a **bill** payment **entity** receives a request for billing information from a second network site associated with a customer... ... second communications link over the communications network to a third network site associated with a **bill** presentment **entity** for presentment by the third network site to the second network site of a bill... ...**Claims:**comprising:receiving a request for billing information at a first network site associated with a **bill** payment **entity** from a second network site associated with a customer, via a first communications link over... ... bill indicator having a second linking function by a third network site associated with a **bill** presentment **entity** to the second network site, the presented pay bill indicator being selectable at the second...

13/3,K/3 (Item 3 from file: 350) <u>Links</u>
Derwent WPIX

0016102379 *Drawing available*
WPI Acc no: 2006-634005/200666
XRPX Acc No: N2006-510551
Bill presenting and payment requesting method involves activating linking function to establish link over network site associated with bill payment entity and to transmit request to pay represented bill on behalf of payee
Patent Assignee: CHECKFREE CORP (CHEC-N)
Inventor: DREYER H D; **GANESAN R**; HARRIS M T; WOLFE K R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20060184451	A1	20060817	US 200559370	A	20050217	200666	B

Priority Applications (no., kind, date): US 200559370 A 20050217

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20060184451	A1	EN	35	20	

...**payment requesting method involves activating linking function to establish link over network site associated with bill payment entity and to transmit request to pay represented bill on behalf of payee Original Titles:**Integrated electronic presentment and payment of **bills** by different **entities** ...Inventor: **GANESAN R** ...billing information and associated selectable payment indicator having linking function, from network site associated with **bill** payment **entity** and displaying received **billing** information and payment indicator. An input representing a selection of displayed payment indicator, is received. The linking function is activated to establish link over network site associated with **bill** payment **entity** and to transmit request to pay represented bill on behalf of payee to network site associated with **bill** payment **entity**. Original Publication Data by AuthorityInventor name & address:**Ganesan, Ravi... ...Original Abstracts:**having a first linking function, are received from a first network site associated with a **bill** presentment **entity** via a first **communications** link over a communications network. The received billing information and payment indicator are displayed. An... ... network to a second network site, different that the first network site, associated with a **bill** payment **entity**, and **to** transmit a request to pay the represented bill on behalf of the payee to the second network... ...**Claims:**bills and requesting payment of presented bills, comprising:receiving from a first network site associated **with** a **bill** presentment **entity**, via a first communications link over a communications **network, billing information** representing a **bill** of a biller for a payee, and an associated selectable payment indicator having a first... ... network to a second network site, different that the first network site, associated with a **bill** payment **entity**, and to transmit a request to pay the represented bill on behalf of the **payee** to **the** second network site via the second communications link.

13/3,K/4 (Item 4 from file: 350) <u>Links</u>
Derwent WPIX

0015687055 *Drawing available*
WPI Acc no: 2006-251131/200626
Related WPI Acc No: 2000-364190; 2001-618415; 2002-129577; 2005-170843; 2005-477918; 2007-412263
XRPX Acc No: N2006-215273
Method of making bill information available for presentment to user entity, involves accessing information representing bill of biller entity for user entity at network site, without receiving authentication information from associated site
Patent Assignee: CHECKFREE CORP (CHEC-N)
Inventor: DREYER H D; **GANESAN R**; HARRIS M T; WOLFE K R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20060064377	A1	20060323	US 199817169	A	19980202	200626	B
			US 1999301068	A	19990428		
			US 2003645521	A	20030822		

Priority Applications (no., kind, date): US 199817169 A 19980202; US 1999301068 A 19990428; US 2003645521 A 20030822

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20060064377	A1	EN	35	20	Continuation of application	US 199817169
					Continuation of application	US 1999301068
					Continuation of patent	US 6055567
					Continuation of patent	US 6856974

Method of making bill information available for presentment to user entity, involves accessing information representing bill of biller entity for user entity at network site, without receiving authentication information from associated site ...Inventor: **GANESAN R** ...NOVELTY - The information for authenticating user **entity** is received by **bill** information presentment **entity** with associated site on communication network. Information representing **bill** of **biller entity** for user **entity** is accessed at another site on network using authentication information without receiving authentication information from... Original Publication Data by AuthorityInventor name & address:**Ganesan, Ravi**... ...**Original Abstracts:**network has multiple different network sites, including a first network site associated with a first **bill** information presentment **entity**, a second network site associated with a first user entity, and a third network site associated with a second **bill** information presentment **entity**. First information for authenticating the first user entity is received by the first **bill** information presentment **entity**. The first user entity is authenticated to the third network site based on this received...

13/3,K/5 (Item 5 from file: 350) <u>Links</u>
Derwent WPIX

0015128385 *Drawing available*
WPI Acc no: 2005-477918/200548
Related WPI Acc No: 2000-364190; 2001-618415; 2002-129577; 2005-170843; 2006-251131; 2007-412263
XRPX Acc No: N2005-389050
Bill payment presenting method for use in e.g. intranet, involves transmitting signal to represent request of user that bill payment entity pays displayed bill on behalf of user
Patent Assignee: CHECKFREE CORP (CHEC-N)
Inventor: DREYER H D; **GANESAN R**; HARRIS M T; WOLFE K R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050137978	A1	20050623	US 199817169	A	19980202	200548	B
			US 1999301068	A	19990428		
			US 200557233	A	20050215		

Priority Applications (no., kind, date): US 199817169 A 19980202; US 1999301068 A 19990428; US 200557233 A 20050215

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20050137978	A1	EN	34	20	Continuation of application	US 199817169
					Continuation of application	US 1999301068
					Continuation of patent	US 6055567
					Continuation of patent	US 6856974

...**for use in e.g. intranet, involves transmitting signal to represent request of user that bill payment entity pays displayed bill on behalf of user** ...Inventor: **GANESAN R Alerting Abstract** ...network site. Another signal is transmitted to represent a request of the user that a **bill** payment **entity** pays the displayed **bill** on behalf of the user. ...included for a networked system having multiple different network stations each associated with a different **entity** for presenting **bills** to user **entities** and requesting payment of presented bills on behalf of the user entities... ...ADVANTAGE - The **bill** payment **entity** pays the displayed **bill** on behalf of the user, thus allowing a customer to retain the benefits of interacting... Original Publication Data by AuthorityInventor name & address:**Ganesan, Ravi**... ...**Original Abstracts:**bill is requested over a communications network having a first network site associated with a **bill** payment **entity**, a second network site, which is different than the first network site, associated with a... ... site, which is different than the first and the second network sites, associated with a **bill** presentment **entity**, which is different than the **bill** payment **entity**. A first signal, representing a request of the user for billing information, is transmitted from... ... the second user input, a fifth signal representing a request of the user that the **bill** payment **entity** pay the displayed **bill** on behalf of the user, is transmitted from the second network site to the first... ...**Claims:**of a bill over a communications network having a first network site associated with a **bill** payment **entity**,

a second network site, which is different than the first network site, associated with a... ... site, which is different than the first and the second network sites, associated with a **bill** presentment **entity**, which is different than the **bill** payment **entity**, comprising:transmitting, from the second network site to the first network site, a first signal... ... received second user input, a fifth signal representing a request of the user that the **bill** payment **entity** pay the displayed **bill** on behalf of the user.

13/3,K/6 (Item 6 from file: 350) <u>Links</u>
Derwent WPIX

0013691925 *Drawing available*
WPI Acc no: 2003-788911/200375
XRPX Acc No: N2003-632014
Internet-based electronic bill presentation system has biller stations that transmit bills to user stations, in response to requests from user stations
Patent Assignee: CHECKFREE CORP (CHEC-N)
Inventor: DREYER H D; **GANESAN R**; HARRIS M T; WOLFE K R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
CA 2301346	A1	20010920	CA 2301346	A	20000320	200375	B

Priority Applications (no., kind, date): CA 2301346 A 20000320

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
CA 2301346	A1	EN	62	20	

...Inventor: **GANESAN R Alerting Abstract** ... USE - Internet-based electronic bill presentation system for local telephone **company**, local **electric company**, retail outlet, national long distance company... Original Publication Data by Authority...Inventor name & address:**GANESAN R**

13/3,K/7 (Item 7 from file: 350) <u>Links</u>
Derwent WPIX

0013691924 *Drawing available*
WPI Acc no: 2003-788910/200375
XRPX Acc No: N2003-632013
Transaction tracking method for electronic billing system, involves transmitting billing information from financial institute entity and billing entity to user entity on receiving billing information view request
Patent Assignee: CHECKFREE CORP (CHEC-N)
Inventor: DREYER H D; **GANESAN R**; HARRIS M T; WOLFE K R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
CA 2301331	A1	20010920	CA 2301331	A	20000320	200375	B

Priority Applications (no., kind, date): CA 2301331 A 20000320

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
CA 2301331	A1	EN	65	20	

Transaction tracking method for electronic billing system, involves transmitting billing information from financial institute entity and billing entity to user entity on receiving billing information view request
...Inventor: **GANESAN R Alerting Abstract** ...NOVELTY - Billing information view request transmitted from an user **entity** (52) to a **financial** institute **entity** (54) and **billing entity** (56) is logged into a database. The **financial** institute **entity** and **billing entity** transmits the **billing** information to the user on receipt of the request. ...54 **financial** institute **entity** ... ...56 **billing entity** Original Publication Data by Authority...Inventor name & address:**GANESAN R**

13/3,K/8 (Item 8 from file: 350) **Links**
Derwent WPIX

0012296926 *Drawing available*
WPI Acc no: 2002-238048/200229
Related WPI Acc No: 2001-426903; 2007-761917
XRPX Acc No: N2002-183315
Billing information presenting method for electronic bill presentation, involves allowing user to view secondary information only after viewing primary information associated with identifier transmitted earlier
Patent Assignee: GANESAN R (GANE-I); HOBDAY K (HOBD-I); CHECKFREE CORP (CHEC-N)
Inventor: **GANESAN R; HOBDAY K**

Patent Family (2 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20010037296	A1	20011101	US 1999414731	A	19991008	200229	B
			US 2001798895	A	20010306		
US 7302411	B2	20071127	US 2001798895	A	20010306	200780	E

Priority Applications (no., kind, date): US 1999414731 A 19991008; US 2001798895 A 20010306

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20010037296	A1	EN	70	25	C-I-P of application	US 1999414731

Inventor: **GANESAN R... ...HOBDAY K Alerting Abstract** ... USE - For electronic **bill** presentation in **industry,** bank etc... Original Publication Data by AuthorityInventor name & address:**Ganesan, Ravi... ...Hobday, Kenneth...** **...Ganesan, Ravi... ...Hobday, Kenneth**

13/3,K/9 (Item 9 from file: 350) <u>Links</u>
Derwent WPIX

0011191391 *Drawing available*
WPI Acc no: 2002-129577/200217
Related WPI Acc No: 2000-364190; 2001-618415; 2005-170843; 2005-477918; 2006-251131; 2007-412263
XRPX Acc No: N2002-097707
Transaction tracking method in electronic billing system, involves transmitting billing information viewing request to bank and billing entities, from user entity which receives billing information from billing entity
Patent Assignee: CHECKFREE CORP (CHEC-N)
Inventor: DREYER H D; **GANESAN R**; HARRIS M T; WOLFE K R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6334116	B1	20011225	US 199817169	A	19980202	200217	B
			US 1999237657	A	19990127		

Priority Applications (no., kind, date): US 199817169 A 19980202; US 1999237657 A 19990127

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 6334116	B1	EN	36	20	Continuation of application	US 199817169
					Continuation of patent	US 6055567

...tracking method in electronic billing system, involves transmitting billing information viewing request to
bank and billing entities, from user entity which receives billing information from billing entity ...Inventor:
GANESAN R Alerting Abstract ...A billing information viewing request is transmitted from an user entity (52), to
a bank entity (54) and a billing entity (56) and is stored in respective databases (32). The billing entity transmits
billing information to the user entity. ...complete and interactive billing information is offered to users. Benefits of
interacting with single user, biller and bank entity are retained. Supports end to end audit trail from initial stages to
final stages of... ...56 Billing entity Original Publication Data by AuthorityInventor name & address:Ganesan,
Ravi... ...Original Abstracts:provided for centrally tracking transactions in an electronic billing system. The system
includes multiple different billing entities, multiple different financial institute entities and multiple different user
entities. Each of the multiple different billing entities is associated with a respective portion of the multiple
different user entities and each of the multiple different financial institute entities is associated with a respective
portion of the multiple different user entities. A message is received from any of the multiple different financial
institute entities indicating a request from any of the multiple different user entities associated with the applicable
financial institute entity to view billing information. The receipt of the request to view the billing information is
logged in a... ...A message indicative of the billing information of at least one of the multiple different billing
entities associated with the applicable user entity which is available for viewing is transmitted to the ... ...a request
from the applicable user entity to view the available billing information of that billing entity is received from any of
the at least one of the billing entities. The receipt of the message indicating the applicable user entity request to
view the billing information of the applicable billing entity is logged in the database as a second event information.

Claims: A method for centrally tracking transactions in an electronic billing system having multiple different **billing entities**, multiple different **financial** institute **entities** and multiple different user entities, each of the multiple different **billing entities** being associated with a respective portion of the multiple different user entities and each of the multiple different **financial** institute **entities** being associated with a respective portion of the multiple different user entities, comprising the steps of:receiving, from any of the multiple different **financial** institute **entities**, a message indicative of a request from any of the multiple different user entities associated with the applicable **financial** institute **entity** to view **billing** information;logging, in a database, the receipt of the request to view the billing information... ... a message indicative of the billing information of at least one of the multiple different **billing entities** associated with the applicable user entity which is available for viewing;receiving, from any of the at least one of the **billing entities**, a message indicative of a request from the applicable user entity to view the available billing information of that **billing entity**; andlogging, in the database, the receipt of the message indicative of the applicable user entity request to view the billing information of the applicable **billing entity** as a second event information.

13/3,K/10 (Item 10 from file: 350) <u>Links</u>
Derwent WPIX

0010993428 *Drawing available*
WPI Acc no: 2001-618415/200172
Related WPI Acc No: 2000-364190; 2002-129577; 2005-170843; 2005-477918; 2006-251131; 2007-412263
XRPX Acc No: N2001-461294
Electronic bill presentment system using Internet, includes banking and billing network stations transmitting bill availability information and requested bills to subscribers
Patent Assignee: CHECKFREE CORP (CHEC-N)
Inventor: DREYER H D; **GANESAN R**; HARRIS M T; RANDALL K; WOLFE K R

Patent Family (5 patents, 29 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
EP 1136922	A1	20010926	EP 2000106120	A	20000321	200172	B
NZ 503499	A	20010928	NZ 503499	A	20000321	200172	NCE
ZA 200001493	A	20010131	ZA 20001493	A	20000324	200172	NCE
SG 84576	A1	20011120	SG 20001615	A	20000321	200213	NCE
AU 200022455	A	20010927	AU 200022455	A	20000322	200229	NCE

Priority Applications (no., kind, date): EP 2000106120 A 20000321; SG 20001615 A 20000321; NZ 503499 A 20000321; AU 200022455 A 20000322; ZA 20001493 A 20000324

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing	Notes
EP 1136922	A1	EN	39	20		
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
NZ 503499	A	EN				
ZA 200001493	A	EN	62			
SG 84576	A1	EN				

...Inventor: **GANESAN R Alerting Abstract** ... USE - For presenting **bills** from local telephone **company**, electric company, retail outlet, long distance telephone company to subscribers through Internet... Original Publication Data by AuthorityInventor name & address:**GANESAN R**... ...**Ganesan, Ravi**... ...**GANESAN R**... ...**GANESAN R**... ...**GANESAN R**

13/3,K/11 (Item 11 from file: 350) **Links**
Derwent WPIX

0010706063 *Drawing available*
WPI Acc no: 2001-316500/200133
XRPX Acc No: N2001-227489
Transaction tracking method for electronic billing system by configuring a database to store log of receipts of message indicative of applicable user entity signing-on to system
Patent Assignee: CHECKFREE CORP (CHEC-N)
Inventor: DREYER H D; **GANESAN R**; HARRIS M T; WOLFE K R

Patent Family (5 patents, 29 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
ZA 200001492	A	20001227	ZA 20001492	A	20000324	200133	B
EP 1136923	A1	20010926	EP 2000106122	A	20000321	200157	NCE
NZ 503498	A	20010831	NZ 503498	A	20000321	200157	NCE
AU 200022454	A	20010927	AU 200022454	A	20000322	200229	NCE
SG 102569	A1	20040326	SG 20001616	A	20000321	200428	NCE

Priority Applications (no., kind, date): SG 20001616 A 20000321; EP 2000106122 A 20000321; NZ 503498 A 20000321; AU 200022454 A 20000322; ZA 20001492 A 20000324

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
ZA 200001492	A	EN	53	20		
EP 1136923	A1	EN				
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
NZ 503498	A	EN				
SG 102569	A1	EN				

...Inventor: **GANESAN R Alerting Abstract** ...52); banking entity (54), the primary/sign-on point of contact for the subscriber, a **billing entity** (56) provides **bill** availability data to an aggregator database, and electronic payment and customer service EPCS entity (58... DESCRIPTION - The subscriber selects a view **bill** icon, the banking **entity** messages the EPCS entity with an aggregation data request and the event is logged. The... ...56 **Billing Entity** Original Publication Data by AuthorityInventor name & address:**GANESAN R**... ...Ganesan, Ravi... ...**GANESAN R Original Abstracts:**A method is provided for centrally tracking transactions in an electronic billing system. The system **includes** multiple different **billing entities**, multiple different **financial institute entities** and **multiple** different **user entities**. Each of the **multiple** different **billing entities** is associated **with** a respective portion of the multiple different user entities and each of **the multiple different financial** institute **entities is associated with a**

respective portion of the multiple different user entities. A message is received from any of the multiple different **financial** institute **entities** indicating **a** request **from** any of the multiple different user entities associated with the **applicable financial** institute **entity** to **view billing information**. The receipt **of** the request to view the billing information is logged in a database as first event... ... A message indicative of the billing information of at least one of the multiple different **billing entities** associated with **the applicable** user **entity** which is available for viewing is transmitted to the applicable user entity. A message indicating a request from the applicable user entity to view the **available billing** information of that **billing entity** is received **from any** of the at least one of the **billing entities**. The receipt **of the** message indicating the applicable user entity request to view **the billing** information of the **applicable billing entity** is logged **in the** database as a second event information. **Claims:** A method for centrally tracking transactions in an electronic billing system **having** multiple different **billing entities, multiple different financial** institute **entities** and **multiple** different user entities, each **of** the multiple different **billing entities being associated** with a respective portion of the multiple different user entities and each of the multiple different **financial** institute **entities** being **associated** with a respective portion of the multiple different user entities, comprising the steps of:receiving, from any of the multiple different **financial** institute **entities**, **a message** indicative **of a** request from any of the multiple different user entities associated with the **applicable financial** institute **entity** to **view billing information**;logging, in **a** database, the receipt of the request to view the billing information as a first event information;transmitting, to the applicable user entity, a message indicative of the **billing** information **of** at least one of the **multiple** different **billing entities** associated with the applicable user **entity which is** available for viewing;receiving, from any of the at least one of the **billing entities**, a message indicative of a request from the **applicable user entity** to view the available billing information of that **billing entity**; andlogging, in the database, the receipt of **the message** indicative of the applicable user entity request to view the billing information of the applicable **billing entity as** a second event information.

13/3,K/12 (Item 12 from file: 350) <u>Links</u>

0010232549 *Drawing available*
WPI Acc no: 2000-543994/200050
XRPX Acc No: N2000-402447
Electronic commerce method for conducting secure transactions over network e.g. Internet, in which seller is not privy to identity of account, but is provided with high level of security that purchase price will be paid
Patent Assignee: CHECKFREE CORP (CHEC-N)
Inventor: GANESAN K; **GANESAN R**; KIGHT P

Patent Family (8 patents, 31 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
AU 199964464	A	20000615	AU 199964464	A	19991210	200050	B
CA 2291920	A1	20000611	CA 2291920	A	19991209	200050	E
EP 1020824	A2	20000719	EP 1999124674	A	19991210	200050	E
ZA 199907595	A	20000830	ZA 19997595	A	19991210	200050	E
NZ 501746	A	20011130	NZ 501746	A	19991213	200207	E
SG 87870	A1	20020416	SG 19996352	A	19991210	200240	E
US 20040199431	A1	20041007	US 1998208998	A	19981211	200466	E
			US 2004831080	A	20040423		
US 20040249766	A1	20041209	US 1998208998	A	19981211	200481	E
			US 2004831022	A	20040423		

Priority Applications (no., kind, date): US 1998208998 A 19981211; US 2004831022 A 20040423; US 2004831080 A 20040423

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
AU 199964464	A	EN	52	14		
CA 2291920	A1	EN				
EP 1020824	A2	EN				
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
ZA 199907595	A	EN	52			
NZ 501746	A	EN				
SG 87870	A1	EN				
US 20040199431	A1	EN			Continuation of application	US 1998208998
US 20040249766	A1	EN			Continuation of application	US 1998208998

...Inventor: **GANESAN R** Original Publication Data by AuthorityInventor name & address:**GANESAN R**...
...**GANESAN R**... ...**Ganesan, Ravi**... ...**GANESAN R**... ...**GANESAN R**... ...**Ganesan, Ravi**... ...**Ganesan, Ravi**...
...**GANESAN R** ...**Claims:**comprising:receiving information identifying a potential purchaser without identifying an account number of a funding **account** of **the** potential purchaser, the information received from the potential purchaser without transmission through the **merchant**;determining, at least **in** part based upon the received information, if payment by or on behalf of the potential purchaser to the merchant using **funds** from the funding **account** of the potential purchaser is to be authorized,wherein information is received and authorization is determined by a third party other than the potential purchaser and **the merchant**; andtransmitting payment authorization directly from the third party to the merchant if it is... ... it is determined that payment by or on behalf of the potential purchaser to the **merchant using** funds from the funding account of the potential purchaser is authorized, thereby enabling the merchant...

13/3,K/13 (Item 13 from file: 350) <u>Links</u>
Derwent WPIX

0010058656 *Drawing available*
WPI Acc no: 2000-364190/200031
Related WPI Acc No: 2001-618415; 2002-129577; 2005-170843; 2005-477918; 2006-251131; 2007-412263
XRPX Acc No: N2000-272528
Accessing of data over network, involves establishing network link to transmit identified available information from one network station to another network station
Patent Assignee: CHECKFREE CORP (CHEC-N)
Inventor: DREYER H D; **GANESAN R**; HARRIS M T; WOLFE K R

Patent Family (5 patents, 29 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6055567	A	20000425	US 199817169	A	19980202	200031	B
ZA 200001491	A	20001227	ZA 20001491	A	20000324	200104	NCE
EP 1136924	A1	20010926	EP 2000106123	A	20000321	200157	NCE
NZ 503497	A	20010831	NZ 503497	A	20000321	200157	NCE
AU 200022453	A	20010927	AU 200022453	A	20000322	200229	NCE

Priority Applications (no., kind, date): US 199817169 A 19980202; EP 2000106123 A 20000321; NZ 503497 A 20000321; AU 200022453 A 20000322; ZA 20001491 A 20000324

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 6055567	A	EN	36	20		
ZA 200001491	A	EN	62			
EP 1136924	A1	EN				
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
NZ 503497	A	EN				

...Inventor: **GANESAN R Alerting Abstract** ...In bank for data accessing control in electronic bill presentment and payment system having user **entity,** banking **entity, billing entity** and electronic payment and customer service entity... Original Publication Data by AuthorityInventor name & address:**GANESAN R**... ...**Ganesan, Ravi**... ...**GANESAN R**... ...**Ganesan, Ravi**... ...**GANESAN R**

17/3,K/1 (Item 1 from file: 347) **Links**
JAPIO

07226064 **Image available**
BILLING SYSTEM FOR INTERNET UTILITY CHARGE

Pub. No.: 2002-094504 [JP 2002094504 A]
Published: March 29, 2002 (20020329)
Inventor: HASE KATSUYA
Applicant: HITACHI LTD
Application No.: 2000-280222 [JP 2000280222]
Filed: September 14, 2000 (20000914)

ABSTRACT
...utility charging devices 105-110 and with a free home page database 109 that stores **charging** transfer **information** to **transfer** the Internet utility **charge** to be imposed on the **user** to a home page opening party and bill the charging on the home page opening... ...switches the connection from the free home page into a pay home page and displays **information** denoting **revision** of a charging destination on the Internet utility terminal.

05272738 **Image available**
EXCHANGE CHARGING INFORMATION MANAGEMENT SYSTEM AND CHARGING REVISION METHOD

EXCHANGE CHARGING INFORMATION MANAGEMENT SYSTEM AND CHARGING REVISION METHOD

ABSTRACT
PURPOSE: To realize an exchange charging information management system and a charging revision system in which the information for revision is automatically distributed to each exchange efficiently and the data replacement to each exchange is... ...CONSTITUTION: The system is provided with a charging information management system G receiving revision object file information and sending charge revision file information, and an exchange sending call information and revision object file information to exchange adaptor sections D1, E1-En, receiving the charging revision file information from the exchange adaptor sections D1, E1-En and using the information through revision, the exchange adaptor sections D1, E1-En sending the call information and the revision object file information to share fuctions D2, F, receiving the charge revision file information and sending it to the exchange, the share functions D2, F sending the call information to operation systems H1-Hn and the revision object file information to the charging information management system G, receiving the charge revision file information and sending the information to the exchange adaptor sections D1, E1-En and a remote controller J...

03688957 **Image available**
TELEPHONE EXCHANGE SYSTEM CAPABLE OF CALLED PARTY IMPOSITION CONTROL

ABSTRACT
...imposition control during talking by providing a charge imposition index revision means and a talking **charge transfer** means to the system... ...index of a call in talking takes place in an information service center 6, a **charge** index revision request command is **sent** to a **charge** control addition node 1 by a PB signal. A PB signal receiver (1-3) connects... ...a line interface 2(1-6)A and the PB signal receiver (1-3) to **receive** the **information** required for **revising** the **charge** index. When a request of **charge** transfer takes place, a **charge** transfer request command is **sent** to the **charge** control addition node 1 in terms of a PB signal. The PB signal **receiver** (1-3) **receives** the **information** required for **charge transfer**.

03660173 **Image available**
COMMUNICATION TERMINAL EQUIPMENT FOR ISDN NETWORK

ABSTRACT
PURPOSE: To attain efficient communication management by counting down and **revising charge information** of a card recording medium for each card recording medium possessed by the user... ...to the operation of the user after application of power to start prescribed communication, receives **charging information** with respect to the required communication time when the communication is finished and **sends the charging information** to a card processing section 12. Then the card processing section 12 **revises** the **charge information** read from a loaded magnetic card or an IC card 13 based on the **charge information** from the ISDN network **sent** from the communication control section and writes the **revised information** into the card again. Thus, the **charge information** recorded on the card for each **user** is counted down by the **charging information sent** from the ISDN network to realize the management of the communication charge for each user...

0016433183 *Drawing available*
WPI Acc no: 2007-149381/200715
XRPX Acc No: N2007-107642
Computer implemented method for managing credit accounts, involves transferring portion of credit balance from current credit account to new credit account having better financial terms
Patent Assignee: POLTORAK A I (POLT-I)
Inventor: POLTORAK A I

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20060277139	A1	20061207	US 2005146405	A	20050606	200715	B

Priority Applications (no., kind, date): US 2005146405 A 20050606

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20060277139	A1	EN	14	4	

Computer implemented method for managing credit accounts, involves transferring portion of credit balance from current credit account to new credit account having better financial... ...on behalf of the customer. A portion of the credit balance from the current credit **account** of the **customer** is **transferred** to the new credit **account**. Original Publication Data by Authority...**Original Abstracts:**customer's credit accounts and income, and an authorization to receive the customer's credit **report**. The customer's **financial** profile, including statements of the credit **accounts** and credit **reports**, are periodically **reviewed** by the system to determine whether better credit terms are likely to be available to... ... are likely to be available, the system automatically applies for credit on behalf of the **customer, receives** approvals, and **transfers** balances from existing **accounts** to new accounts with better terms. The system may automatically obtain **account information** regarding the customer's credit accounts via a network, and schedule and make payments on...

0016015838 *Drawing available*
WPI Acc no: 2006-547468/200656
XRPX Acc No: N2006-438800
Customer status change notification method for electronic billing vendor, involves creating new file including flagged electronic service order entries, to reformat entries and transmit to billing computer system of vendor

Patent Assignee: BELLSOUTH INTELLECTUAL PROPERTY CORP (BELL-N)
Inventor: OWEN E E; WILLIAMS B E

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 7080035	B1	20060718	US 2000531571	A	20000320	200656	B

Priority Applications (no., kind, date): US 2000531571 A 20000320

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 7080035	B1	EN	15	9	

Alerting Abstract ...an update computer file. The update computer file is searched for flagged entries that include **information** indicating an **account** number change. A new file including flagged electronic service order entries is created, to reformat... ...The e-billing vendor is automatically notified about customer status change, without resorting to manually **reviewed** error **reports** and post hoc clerical fixes... Original Publication Data by AuthorityOriginal Abstracts:A system and method by which a merchant automatically notifies an **outside** e-billing vendor of customer account status changes that **affect** the transfer of **billing information between** the **merchant and** the e-**billing** vendor. The method **reads** an update file containing service order activities, searches among the activities in the update file... ... billing service, determines which of those enrolled customers received a service change that affected their **account** number, pulls the **information** associated with each **affected account** number, places the **information** in a **record formatted** as required **by** the e-**billing** vendor, and transmits **the record** to the e-billing vendor to synchronize **the account** numbers between the **merchant** and the e-**billing** vendor. ...**Claims:**received service orders, wherein information is included within each electronic service order entry to indicate **that the account** number has changed for the customer when the service order results in the account number... ... an update computer file;searching the update computer file for flagged entries that include the **information** that indicates an **account** number change;creating a new file that includes the flagged electronic service **order** entries that include **the information** that indicates an **account** number change that have been found by the search;reformatting the flagged electronic service **order** entries of the **new** file that include the **information** that indicates **account** number changes to a record format compatible with the billing computer system of the electronic **billing** vendor; and transmitting the **reformatted** flagged entries of the new file that include the **information** that indicates **account** number changes over a computer network to the billing computer system of the

17/3,K/7 (Item 3 from file: 350) <u>Links</u>
Derwent WPIX

0015267114 *Drawing available*
WPI Acc no: 2005-617213/200563
XRPX Acc No: N2005-506606
In-force life insurance policies buying and selling method for e.g. life settlement transaction, involves bringing critical financial and medical underwriting information before each buyer for online reviewing
Patent Assignee: SPALDING P (SPAL-I); SPALDING P F (SPAL-I)
Inventor: SPALDING P; SPALDING P F

Patent Family (3 patents, 108 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050192849	A1	20050901	US 2004789158	A	20040227	200563	B
WO 2005089109	A2	20050929	WO 2005US6175	A	20050226	200564	E
EP 1782365	A2	20070509	EP 2005723861	A	20050226	200731	E
			WO 2005US6175	A	20050226		

Priority Applications (no., kind, date): US 2004789158 A 20040227

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20050192849	A1	EN	16	9		
WO 2005089109	A2	EN				
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IS IT KE LS LT LU MC MW MZ NA NL OA PL PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW					
EP 1782365	A2	EN			PCT Application	WO 2005US6175
					Based on OPI patent	WO 2005089109
Regional Designated States,Original	AL AT BA BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK NL PL PT RO SE SI SK TR YU					

...force life insurance policies buying and selling method for e.g. life settlement transaction, involves bringing critical financial and medical underwriting information before each buyer for online reviewing Alerting Abstract ...concerning in-force life insurance policies for evaluation by a buyer via a website. Critical **financial** and medical underwriting **information** relating to the policy of each owner is obtained. The information is organized

and categorized... ...ADVANTAGE - The critical **financial** and medical underwriting **information** is brought before each buyer for online reviewing, thus creating an efficient market for life... Original Publication Data by Authority...**Original Abstracts:**who might be willing to sell their policies, register with the online website with critical **financial** and medical underwriting **information** relating to their policies, as needed for evaluation by a potential buyer. In the online database such information is organized and categorized as to parameters of various medical and **financial information**, to be **reviewed** online in an orderly manner by investors and potential buyers of policies. A membership preferably... ... who might be willing to sell their policies, register with the online website with critical **financial** and medical underwriting **information** relating to their policies, as needed for evaluation by a potential buyer. In the online database such information is organized and categorized as to parameters of various medical and **financial information**, to be **reviewed** online in an orderly manner by investors and potential buyers of policies. A membership preferably... ... who might be willing to sell their policies, register with the online website with critical **financial** and medical underwriting **information** relating to their policies, as needed for evaluation by a potential buyer. In the online database such information is organized and categorized as to parameters of various medical and **financial information**, to be **reviewed** online in an orderly manner by investors and potential buyers of policies. A membership preferably... ... agents, qui pourraient souhaiter vendre leurs polices, enregistrent sur un site Web en ligne des **informations** de tarification **financieres** et medicales critiques pour, le cas echeant, une evaluation par un acheteur potentiel. Dans la... ... en ligne, ces informations sont organisees et mises en categories sous forme de parametres d'**informations** medicales et **financieres** variees afin que les investisseurs et les acheteurs potentiels des polices les revoient en ligne... ...**Claims:**owners are willing to entertain offers to buy their policies,obtaining from such owners critical **financial** and medical underwriting **information** relating to the policy of each owner, as needed for evaluation by a potential buyer... ... information and categorizing the information within the database as to parameters of various medical and **financial information**, for **review** online by investors and potential buyers of policies, andrequiring a pre-arranged membership for...

17/3,K/8 (Item 4 from file: 350) **Links**
Derwent WPIX

0015036448 *Drawing available*
WPI Acc no: 2005-384440/200539
XRPX Acc No: N2005-311699
Consent identification method for delivery of financial or transaction related information, involves providing electronic notification of availability of financial or transaction related information, and option for accessing information
Patent Assignee: COLLERAN K (COLL-I); HESTER J (HEST-I); I-DEAL LLC (IDEA-N)
Inventor: COLLERAN K; HESTER J

Patent Family (3 patents, 107 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050108124	A1	20050519	US 2003714934	A	20031118	200539	B
WO 2005052724	A2	20050609	WO 2004US34349	A	20041019	200539	E
EP 1685460	A2	20060802	EP 2004795497	A	20041019	200650	E
			WO 2004US34349	A	20041019		

Priority Applications (no., kind, date): US 2003714934 A 20031118

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20050108124	A1	EN	18	12		
WO 2005052724	A2	EN				
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NA NL OA PL PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW					
EP 1685460	A2	EN			PCT Application	WO 2004US34349
					Based on OPI patent	WO 2005052724
Regional Designated States,Original	AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IT LI LT LU LV MC MK NL PL PT RO SE SI SK TR					

information Original Titles:System and method for electronic consent and **delivery** of **financial** and/or other transaction-related information... ...SYSTEM AND METHOD FOR ELECTRONIC CONSENT AND **DELIVERY** OF **FINANCIAL** AND/OR OTHER TRANSACTION-RELATED INFORMATION... ...SYSTEME ET PROCEDE POUR UN CONSENTEMENT ET UNE DISTRIBUTION ELECTRONIQUE D'**INFORMATIONS FINANCIERES** ET/OU CONCERNANT TOUTE AUTRE TRANSACTION **Alerting Abstract** ...NOVELTY - The electronic notification of the availability of the **financial** or transaction related **information**, and the option for accessing the information, is provided based on the destination data. The... ...USE - For identifying consent for **delivery** of **financial** or transaction related **information** using network such as local area network (LAN), wide area network (WAN) and internet... ...ADVANTAGE - The **financial** and transaction related **information** is **delivered** effectively and efficiently to the desired **recipient** such as investor while complying with the governing rules and regulations... Original Publication Data by Authority**Original Abstracts:**The present invention relates to a method and system for effectively and efficiently **delivering** financial and/or **other transaction**-related **information** to investors while complying with relevant governmental rules and regulations regarding notice, access and proof of delivery. The method and system of the present invention enable individual consent of electronic **delivery** of financial and/**or** other **transaction-related information** from investors and electronically delivering such information and/or documentation to the consented recipients. The system can manage and update investor lists for issuers and/or **market** intermediaries; prepare financial and other transaction-**related information** for review; replace **or** supplement **hardcopy documents** by disseminating such **financial** and other transaction-**related information** through an electronic **delivery** fulfillment system that complies with governmental rules and regulations; and enable real-time audit tracking... ... The present invention relates to a method and system for effectively and efficiently **delivering financial** and/or other transaction-related **information** to **investors while** complying with relevant governmental rules and regulations regarding notice, access and proof of delivery. The method and system of the present invention enable individual consent of electronic **delivery** of **financial** and/or other transaction-related **information from** investors **and** electronically **delivering** such **information** and/or documentation to the consented recipients. The system can manage and update investor lists for issuers and/or **market** intermediaries; prepare **financial** and other transaction-related **information** for **review;** replace **or** supplement hardcopy **documents** by **disseminating** such **financial** and other transaction-related **information** through an electronic **delivery** fulfillment system that complies with governmental rules and regulations; and enable real-time audit tracking... ... L'invention concerne un procede et un systeme pour distribuer efficacement et suffisamment des **informations financieres** et/ou concernant d'autres transactions a des investisseurs, tout en tenant **compte des** regles gouvernementales et des reglements concernant, la connaissance, l'acces et l'epreuve de la... ... et le systeme de l'invention permettent le consentement individuel d'une distribution electronique d'**informations financieres** et/ou concernant des transactions provenant d'investisseurs et la distribution de **maniere electronique** desdites **informations** et/ou documents a des recepteurs consentants. Le systeme peut gerer et mettre a jour... ... d'investisseurs pour des emetteurs de valeurs et/ou des intermediaires de marche; preparer des **informations financieres** et concernant d'autres transactions en vue d'une verification; remplacer ou **ajouter des documents** en copie par dissemination desdites **informations financieres** ou concernant toute autre transaction par l'intermediaire d'un systeme de **satisfaction optimale** de distribution electronique, lequel tient compte des regles gouvernementales et des reglements; et permettre en...

0014884161 *Drawing available*
WPI Acc no: 2005-231900/200524
XRPX Acc No: N2005-191003
Data system for communication with communication devices of entities, has communication exchange to repeatedly send messages of database, to communication devices to solicit responses from users for review
Patent Assignee: YATES P (YATE-I)
Inventor: YATES P

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050055232	A1	20050310	US 2003472918	P	20030523	200524	B
			US 2004852599	A	20040524		

Priority Applications (no., kind, date): US 2003472918 P 20030523; US 2004852599 A 20040524

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20050055232	A1	EN	71	43	Related to Provisional	US 2003472918

Original Publication Data by Authority...**Original Abstracts:**originate questions, and can rely upon coaches or experts to develop related questions. The collected **information** can be **reviewed by** the user, a coach, or other expert to alter the questions, provide suggestions, or take other action. Information... ... system. Vendors can also market goods and services to the users based on the collected **information** along with other **financial** transaction **information** as **permitted** by **the** users. Some implementations also provide for introductions between users based upon shared interests and other... ...**Claims:**to review the responses sent to the data system from the communication device of the **user;**a **financial** transaction **system** configured to provide the **user** capability to make purchases using at least one of credit cards and debit cards, and... ... received by the communication exchange from the communication device of the user, and access to **review the information** regarding purchases of the user and to send solicitations to the user regarding at least one of products **and** services for possible purchase by the user based at least in part on the reviews...

17/3,K/10 (Item 6 from file: 350) **Links**
Derwent WPIX

0014832843 *Drawing available*
WPI Acc no: 2005-180534/200519
Related WPI Acc No: 1995-106979; 1999-478717; 2000-655249; 2003-852520
XRPX Acc No: N2005-150534
Automatic account processing system receives financial account request data from remote applicant, determines approval of request by verifying applicant's identity using information in database, and sends approval result to applicant
Patent Assignee: NORRIS J A (NORR-I)
Inventor: NORRIS J A

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050038737	A1	20050217	US 1993113205	A	19930827	200519	B
			US 1994327653	A	19941024		
			US 1996732584	A	19961015		
			US 1999305622	A	19990505		
			US 2000591073	A	20000609		
			US 2004945237	A	20040920		

Priority Applications (no., kind, date): US 1993113205 A 19930827; US 1994327653 A 19941024; US 1996732584 A 19961015; US 1999305622 A 19990505; US 2000591073 A 20000609; US 2004945237 A 20040920

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20050038737	A1	EN	12	3	C-I-P of application	US 1993113205
					Continuation of application	US 1994327653
					Continuation of application	US 1996732584
					Continuation of application	US 1999305622
					Continuation of application	US 2000591073
					Continuation of patent	US 5940811
					Continuation of patent	US 6105007

...NOVELTY - A data processing system **receives** data from applicant at remote interface, **sends** the **documentation** of regulation regarding **financial** account to applicant and **receives** its acknowledgment. The system determines approval of requested financial account based on verification of applicant... Original Publication Data by Authority...**Original Abstracts:**the application, determines whether to approve the loan, effects electronic fund transfers to the applicant's deposit **account**, and arranges for **automatic** withdrawals to repay the loan. The

computer controller **reviews documentation** requirements including **consumer lending** and other required documentation with the consumer and obtains acknowledgment of acceptance of terms by... ...**Claims:**to the applicant's identity;vi. determine in closed loop and without human assistance if **the** applicant's requested **financial account** is approved based **on** the verification of the applicant's identity; andvii. send a result to the remote...

17/3,K/11 (Item 7 from file: 350) **Links**
Derwent WPIX

0014162124 *Drawing available*
WPI Acc no: 2004-347132/200432
Related WPI Acc No: 2006-352750
XRPX Acc No: N2004-277723
Providing on-line subscription services from subscription server to user of mobile terminal, involves transmitting product in digital form to mobile terminal when user indicates desire to purchase product
Patent Assignee: AARNIO A (AARN-I); NOKIA CORP (OYNO)
Inventor: AARNIO A

Patent Family (2 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040078274	A1	20040422	US 1999476674	A	19991230	200432	B
US 7010500	B2	20060307	US 1999476674	A	19991230	200618	E

Priority Applications (no., kind, date): US 1999476674 A 19991230

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20040078274	A1	EN	8	3	

Original Publication Data by Authority...**Original Abstracts:**to the user's mobile terminal capabilities, the user's preferences of products, and the **user's financial** information. **The subscription server sends** to the mobile **terminal** at least locally or remotely retrieved information related to a product based on the user... ... to the user's mobile terminal capabilities, the user's preferences of products, and the **user's financial information**. The subscription server **sends** to **the** mobile **terminal at** least locally or **remotely** retrieved information related to a product based on the user-specific information. The subscription server... ...**Claims:**electronic text is sent to the user if the digitally formatted electronic text corresponds to **the** user-specific **information** stored at the subscription server;transmitting from the cellular telephone via the cellular telephone network...

17/3,K/12 (Item 8 from file: 350) **Links**
Derwent WPIX

0013999796
WPI Acc no: 2004-181006/200418
XRPX Acc No: N2004-143951
Dining system for students in board plan, reviews account information, transaction records and additional funds to customer's account after reconciliation of account of used dining establishments
Patent Assignee: OFF-CAMPUS DINING NETWORK INC (OFFC-N); RANKIN A (RANK-I); SCHWENKE K W (SCHW-I); WILLIAMS B (WILL-I)
Inventor: RANKIN A; SCHWENKE K W; WILLIAMS B

Patent Family (3 patents, 3 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
CA 2435553	A1	20040118	CA 2435553	A	20030717	200418	B
US 20040059633	A1	20040325	US 2002396663	P	20020718	200425	E
			US 2003621735	A	20030717		
AU 2003213553	A1	20040205	AU 2003213553	A	20030718	200443	E

Priority Applications (no., kind, date): US 2002396663 P 20020718; US 2003621735 A 20030717

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
CA 2435553	A1	EN	44	7		
US 20040059633	A1	EN	26		Related to Provisional	US 2002396663

Dining system for students in board plan, reviews account information, transaction records and additional funds to customer's account after reconciliation of account of used dining establishments ...the DE. The POS system communicates with a public web server, so that the customers **review account information**, transaction **records**, and additional funds to their account, after account reconciliation. Original Publication Data by Authority...**Original Abstracts:**at a variety of dining establishments located on- or off-campus, using account reconciliation to **transfer funds** to the **dining** establishments based upon use. Students and their parents have 24 hour web access to their... ...**Claims:**usage and to send commands to said transaction processing servers to debit money from the **account** of said customer and credit the **account** of said dining establishment; means to reconcile **the accounts** of said dining establishments by debiting their **accounts** and **sending them** funds; and **web-based** means for communicating with said public web server so that customers may **review account information** and transaction **records**, and may add **additional** funds to their **account**.

17/3,K/13 (Item 9 from file: 350) **Links**
Derwent WPIX

0013682754
WPI Acc no: 2003-779494/200373
XRPX Acc No: N2003-624625
Web-based transactions internal objects converting method for capital markets, involves executing JavaScript program to produce set of objects with rate information relating to interest rate that affects payment calculation
Patent Assignee: INTEGRAL DEV CORP (INTE-N)
Inventor: REES S; SANDHU H S; TOLAT V V

Patent Family (4 patents, 95 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2003083602	A2	20031009	WO 2002US9106	A	20020322	200373	B
AU 2002367822	A1	20031013	AU 2002367822	A	20020322	200435	E
			WO 2002US9106	A	20020322		
EP 1488358	A2	20041222	EP 2002807144	A	20020322	200501	E
			WO 2002US9106	A	20020322		
JP 2005521175	W	20050714	WO 2002US9106	A	20020322	200547	E
			JP 2003580964	A	20020322		

Priority Applications (no., kind, date): WO 2002US9106 A 20020322

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2003083602	A2	EN	326	133		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW					
AU 2002367822	A1	EN			PCT Application	WO 2002US9106
					Based on OPI patent	WO 2003083602
EP 1488358	A2	EN			PCT Application	WO 2002US9106
					Based on OPI patent	WO 2003083602
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR					
JP 2005521175	W	JA	217		PCT Application	WO 2002US9106
					Based on OPI patent	WO 2003083602

Original Publication Data by Authority...**Original Abstracts:**system and method that enables user, such as institutional investors and financial institutions, to interactively **engage** in capital **market** transactions, including the trading of Over-the-Counter financial products, via the Internet (including the... ... reviewing price quotes, negotiation between users, acceptance of price quotes, reporting, portfolio management, analysis of **financial information** and **market data, calendaring,** and **communications** among users and/or system administrators, including e-mail, chat, and message boards. The present... ... reviewing price quotes, negotiation between users, acceptance of price quotes, reporting, portfolio management, analysis of **financial information** and **market** data, calendaring, and communications among **users** and/or system administrators, including **e-mail**, chat, **and** message boards. The present invention **also** supports communications with the server side in an automated manner via an automated processor. Such... ... and supports a broad set of elements and attributes that represent a wide variety of **financial** transactions, reference data, **and** market data. The common description of the FinXML syntax can be used for all aspects... ... de hausse des prix, la reddition de comptes, la gestion de portefeuilles, l'analyse d'**informations financieres** et de donnees de marches, les inventaires, et les communications entre utilisateurs et/ou administrateurs de systeme, y compris le courrier electronique, les conversations **en ligne** et les systemes de babillard electronique. L'invention permet egalement de soutenir des communications avec...

17/3,K/14 (Item 10 from file: 350) <u>Links</u>
Derwent WPIX

0013505034 *Drawing available*
WPI Acc no: 2003-597604/200356
Related WPI Acc No: 2003-256142
XRPX Acc No: N2003-476303
Retirement account management interface system using networking system, has plan provider interface, plan sponsor interface and employee interface allow provider, sponsor and employee to access respective gateways
Patent Assignee: GILBERT J A (GILB-I); GUPTA M (GUPT-I)
Inventor: GILBERT J A; GUPTA M

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20030105692	A1	20030605	US 2001305889	P	20010718	200356	B
			US 2002197677	A	20020718		

Priority Applications (no., kind, date): US 2001305889 P 20010718; US 2002197677 A 20020718

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20030105692	A1	EN	119	102	Related to Provisional	US 2001305889

Original Publication Data by Authority...**Claims:**enter system-wide bulletins to plan sponsors and/or participants via internal system e-mail, **set** fees and **charges**, maintain a spectrum of all **available** investments and funds, process and distribute income and dividends to participants' accounts across all plans, and **review system logs**; b. a plan **sponsor** interface **receiving** inputs from said plan sponsors and based on said received inputs performing, via instructions to... ... of, the following tasks: updating information associated with said participants, updating personal investment designations, view **and** print personal **account statement** or personal activity reports, **sending** messages to plan **sponsor** internal e-**mail** address, and **monitoring**, modeling and applying for retirement plan loans, transfers, and distribution.

17/3,K/15 (Item 11 from file: 350) <u>Links</u>
Derwent WPIX

0013351022 *Drawing available*
WPI Acc no: 2003-438875/200341
XRPX Acc No: N2003-350167
Components usage planning system for product manufacturing plant, evaluates usage of even non-preferred components with respect to commodity, to set plan for usage of most-preferred components
Patent Assignee: IBM CORP (IBMC); INT BUSINESS MACHINES CORP (IBMC)
Inventor: COCHRAN W H; GILSDORF K J; TRESSLER G A; ZULPA P A

Patent Family (3 patents, 2 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20030004597	A1	20030102	US 2001892953	A	20010627	200341	B
JP 2003114916	A	20030418	JP 2002183235	A	20020624	200341	E
US 6650954	B2	20031118	US 2001892953	A	20010627	200376	E

Priority Applications (no., kind, date): US 2001892953 A 20010627

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20030004597	A1	EN	13	4	
JP 2003114916	A	JA	15		

Original Publication Data by Authority...**Original Abstracts:**material in a bill of material review database; periodically searching an extracting non-preferred parts **records** from the **bill of** material **review database**; importing the **non-preferred parts records** into a deviation database; notifying a division representative assigned to the non-preferred parts records... ... an enterprise over a computer network utilizing a parts review process tool. The method comprises: **receiving a bill** of material from a client system that includes a non-preferred part; storing the bill of material in a bill of material review database; periodically searching and extracting **non-preferred parts records** from **the bill** of material review database; importing the non-preferred parts **records into** a deviation **database**; evaluating risk factors associated with non-preferred parts usage; developing an action plan to mitigate... ...**Claims:**bill of material including a non-preferred part; storing said bill of material in a **bill** of material review database; periodically searching said bill of material review database for non-preferred parts; **records; extracting** non-preferred parts **records** from said **bill** of material review database; importing said non-preferred parts **records** into a **deviation** database; notifying a division representative, said **notifying** including **sending** a link to a site questionnaire; **receiving** a response from said division representative, **said** response including **answers** to said site questionnaire; **sending** a notice to an evaluation team as a result of said receiving said response, said...

0013012599 *Drawing available*
WPI Acc no: 2003-090884/200308
XRPX Acc No: N2003-071831
Export transaction finance planning method for trading companies involves selecting appropriate finance tools for pre-export and post -export based on risks involved in transaction
Patent Assignee: ENGLERT J G (ENGL-I)
Inventor: ENGLERT J G

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020138412	A1	20020926	US 2001816023	A	20010323	200308	B

Priority Applications (no., kind, date): US 2001816023 A 20010323

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20020138412	A1	EN	23	16	

Export transaction finance planning method for trading companies involves selecting appropriate finance tools for pre-export and post -export based on risks involved in transaction ...customer, buyer, payment mode are gathered. Risks involved in the transaction during pre-export and **post**-export phase are evaluated. Appropriate **finance** tools for pre-and **post**- export are selected based on the risks. A finance plan with reasonable overall cost ratio... Original Publication Data by Authority...**Original Abstracts:**and use of a series of forms for orderly entry of information concerning the exporter, **they** buyer, the transaction, **financing** tools to be selected, for gathering costs for each of a number of financing alternatives... ...**Claims:**and estimating risks and costs of financing an export transaction, comprising: (a) entering onto an **inquiry** form **information** concerning an exporter/customer and concerning the transaction to be **financed**, including **information** regarding the exporter/customer, **information** on the buyer **in** the **proposed** transaction, and information on the goods to be sold, terms of sale and the price... ... be exported to the buyer, and the time frame for delivery; and also entering method **of** payment information and **information** concerning **the financing** needed for the transaction, (b) evaluating risks **of** the transaction, **both** pre-export and **post**-export, including risks attendant to the nature of the particular transaction and to the point... ... the exporter/customer, and risks attendant to financing of the entire transaction, (c) entering information **into** a solution work sheet **divided** into pre-export and **post**-export time and events, the entered information including the time duration between initiation of the... ... buyer, (c1) using a list of financial tools to review possible pre-export and post-**export** credit tools for **financing** the export transaction, **(c2)** entering **information on a financial** tool price **sheet**, as to the structural **cost** and the transaction cost of using each **of** a plurality **of** pre-export tools listed on the list of **financial** tools, and a plurality of **post**-export tools listed on the list of **financial** tools, and determining lender **revenue** for each of the various **alternatives**, (c3) selecting appropriate **financing** tools for the **transaction,**

both pre-export and **post**-export, and entering projected structural costs and transaction costs on the solution work sheet as...

17/3,K/17 (Item 13 from file: 350) <u>Links</u>
Derwent WPIX

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0012763743 *Drawing available*
WPI Acc no: 2002-617352/200266
XRPX Acc No: N2002-488551
Automated electronic invoicing and payment consolidation system has remote interface which enables customers to access consolidated invoicer interface which provides access point of invoicer for authenticated customers
Patent Assignee: BCE EMERGIS TECHNOLOGIES INC (BCEE-N); BOULETTE S (BOUL-I); COAN B (COAN-I) ; FALLON J B (FALL-I); NEELY R A (NEEL-I); WRATHER J C (WRAT-I)
Inventor: BOULETTE S; COAN B; COHN B; FALLON J B; NEELY R A; WRATHER J C

<div align="center">Patent Family (5 patents, 96 countries)</div>

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020077977	A1	20020620	US 2000741620	A	20001219	200266	B
WO 2002063515	A2	20020815	WO 2001IB2861	A	20011218	200266	E
EP 1368767	A2	20031210	EP 2001997003	A	20011218	200382	E
			WO 2001IB2861	A	20011218		
AU 2002247877	A1	20020819	AU 2002247877	A	20011218	200427	E
CN 1537291	A	20041013	CN 2001822570	A	20011218	200508	E

Priority Applications (no., kind, date): US 2000741620 A 20001219

<div align="center">Patent Details</div>

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20020077977	A1	EN	29	113		
WO 2002063515	A2	EN				
National Designated States,Original	AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW					
EP 1368767	A2	EN			PCT Application	WO 2001IB2861
					Based on OPI patent	WO 2002063515
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR					
AU 2002247877	A1	EN			Based on OPI patent	WO 2002063515

Alerting Abstract ... USE - Automated electronic invoicing and payment system for providing the remote customer **review** of **billing information** from **invoicer, through** Internet **web site,** bank **ATM** machine or through the use of a stand alone kiosk... ... the invoicer sites through a component installed on each invoicer websites. Enables automatic requesting of **accounts information** for customers directly from **each invoicer.**Original Publication Data by Authority**Original Abstracts:**An automated electronic invoicing and payment consolidation system for providing remote customer **review** of customer **account information** from at **least two invoicers.** In the preferred embodiment, the system includes three primary components: a consolidated invoicer interface; a... ... the invoicers for at least one customer; authenticates each of the customers; and automatically requests **account information** for the **customers directly** from each **of** the invoicers. Also, in the **preferred** embodiment, the payment engine **sends** the **customer** payment instructions from **the customer** directly to each of the invoicers... ... An automated electronic invoicing and payment consolidation system for providing remote customer **review** of customer **account information** from at least two **invoicers.** In the **preferred embodiment,** the system includes three primary components: a consolidated invoicer interface; a remote customer interface for... ... the invoicers for at least one customer; authenticates each of the customers; and automatically requests **account information** for the customers directly from each of **the invoicers.** Also, in **the** preferred embodiment, the payment engine **sends** the **customer** payment instructions from the **customer** directly **to** each of the **invoicers.** ... ... An automated electronic invoicing and payment consolidation system for providing remote customer **review** of customer **account information from** at least two invoicers. In the preferred embodiment, **the** system includes **three primary** components: a consolidated **invoicer** interface; a remote customer interface for accessing the consolidated invoicer interface; and a payment engine... ... the invoicers for at least one customer; authenticates each of the customers; and automatically requests **account information** for the **customers directly** from each of the **invoicers.** Also, in the **preferred embodiment,** the payment **engine sends** the **customer** payment instructions **from the customer** directly to each of the **invoicers.** **Claims:**We claim:1. An automated electronic invoicing and payment consolidation system for providing remote customer **review** of customer **account information** from at least two **invoicers,** said system **comprising:**(a) a consolidated **invoicer** interface wherein said invoicer interface includes: (i) at least one access point to each of...

17/3,K/18 (Item 14 from file: 350) <u>Links</u>
Derwent WPIX

0010972212 *Drawing available*
WPI Acc no: 2001-596030/200167
Related WPI Acc No: 2001-425180; 2001-564903; 2004-326670
XRPX Acc No: N2001-444283
Interface for delivery of document from client to web site over network, for configuring, viewing and ordering a document online
Patent Assignee: MIMEO.COM INC (MIME-N)
Inventor: FINK D; JACOBS C; PINCO J; ROBERTS S; STEWART J; UYTTENDAELE D

Patent Family (2 patents, 92 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001035312	A2	20010517	WO 2000US31241	A	20001113	200167	B
AU 200116067	A	20010606	AU 200116067	A	20001113	200167	E

Priority Applications (no., kind, date): US 1999164723 P 19991112; US 1999165651 P 19991115; US 1999165643 P 19991115

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2001035312	A2	EN	75	17		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200116067	A	EN			Based on OPI patent	WO 2001035312

Alerting Abstract ...ADVANTAGE - Allows a user to configure and **preview** a **document** online... Original Publication Data by Authority...**Original Abstracts:**network to a server. The server includes software that allows a user to configure and **preview** the **document** online. The user **may** change configuration parameters as desired. Once the configuration process is complete, the user may order the document, specifying multiple recipients as desired. The **user** is then billed **for** the order **and the document is delivered** to the indicated **recipient(s)**.

17/3,K/19 (Item 15 from file: 350) <u>**Links**</u>
Derwent WPIX

0010846457 *Drawing available*
WPI Acc no: 2001-464863/200150
Related WPI Acc No: 2001-146825; 2005-294854
XRPX Acc No: N2001-344844
Internet-based on-line financial transaction system has server with interacting trading mechanism to enable investor to view price quote and to communicate acceptance to financial institution
Patent Assignee: INTEGRAL DEV CORP (INTE-N)
Inventor: SANDHU H; TOLAT V V

Patent Family (5 patents, 93 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001033462	A1	20010510	WO 2000US30076	A	20001031	200150	B
AU 200115795	A	20010514	AU 200115795	A	20001031	200153	E
EP 1244983	A1	20021002	EP 2000978322	A	20001031	200265	E
			WO 2000US30076	A	20001031		
JP 2003520366	W	20030702	WO 2000US30076	A	20001031	200352	E
			JP 2001535884	A	20001031		
AU 780471	B2	20050324	AU 200115795	A	20001031	200528	E

Priority Applications (no., kind, date): US 1999162873 P 19991101

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2001033462	A1	EN	369	121		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW					
AU 200115795	A	EN			Based on OPI patent	WO 2001033462
EP 1244983	A1	EN			PCT Application	WO 2000US30076
					Based on OPI patent	WO 2001033462
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
JP 2003520366	W	JA	397		PCT Application	WO 2000US30076
					Based on OPI patent	WO 2001033462
AU 780471	B2	EN			Previously issued patent	AU 200115795

				Based on OPI patent	WO 2001033462

Alerting Abstract USE - For conducting on-line financial transactions and managing portfolios related with **financial information**, through internet... ...quotes, negotations between investors and financial institutions, acceptance and confirmation of price quotes, analysis of **financial information** and **market** data and communication among investors and **financial** institutions through e-**mail**, chat and message boards... Original Publication Data by Authority...**Original Abstracts:**system and method that enables users, such as institutional investors and financial institutions, to interactively **engage** in capital **market** transactions, including the trading of Over-the-Counter financial products, via the Internet (including the... ... reviewing prices quotes, negotiation between users, acceptance of price quotes, reporting, portfolio management, analysis of **financial information** and **market data, calendaring,** and **communications** among users and/or system administrators, including e-mail, chat, and message boards. The present... ... reviewing prices quotes, negotiation between users, acceptance of price quotes, reporting, portfolio management, analysis of **financial information** and **market** data, calendaring, and communications among **users** and/or system administrators, including **e-mail**, chat, **and** message boards. The present invention **also** supports communications with the server side in an automated manner via an automated processor. Such... ... and supports a broad set of elements and attributes that represent a wide variety of **financial** transactions, reference data, **and** market data. The common description of the FinXML syntax can be used for all aspects... ... de cotations de cours, l'etablissement de rapports, la gestion de portefeuille, l'analyse d'**informations financieres** et de donnees de marche, la gestion d'agenda et les communications entre utilisateurs et/ou administrateurs de systeme, notamment au moyen du courrier **electronique, du** bavardage-clavier et du systeme BBS. La presente invention prend egalement en charge des communications...

17/3,K/20 (Item 16 from file: 350) <u>**Links**</u>
Derwent WPIX

0009765284 *Drawing available*
WPI Acc no: 2000-052132/200004
Related WPI Acc No: 1999-301546; 2000-037233; 2000-222140; 2001-482097; 2002-187908
XRPX Acc No: N2000-040657
Change-detection web server in internet for detecting numerically significant changes in web pages
Patent Assignee: NETMIND TECHNOLOGIES INC (NETM-N)
Inventor: FREIVALD M P; NOBLE A C; RICHARDS M S

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5983268	A	19991109	US 1997783625	A	19970114	200004	B
			US 1997823761	A	19970325		

Priority Applications (no., kind, date): US 1997783625 A 19970114; US 1997823761 A 19970325

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 5983268	A	EN	16	7	C-I-P of application	US 1997783625

Alerting Abstract ... suitably, thus reducing user's burden to review the changes. Accumulates and combines detected changes **as** single **report** for all registered documents, which can be easily transferred to remote client. Power **users** can be **charged** for the additional storage **and** computational work **required** for registering some **documents**, while casual users can freely register documents using the more efficient or less robust settings...

17/3,K/21 (Item 17 from file: 350) <u>Links</u>
Derwent WPIX

0009037516 *Drawing available*
WPI Acc no: 1998-595192/199850
XRPX Acc No: N1998-463098
Server-based host monitor for information transfer over common network - in which conversion program loaded on intermediate server translates host data and provides receiver computer access to translated host data through interface with network
Patent Assignee: SABRE GROUP INC (SABR-N); SABRE INC (SABR-N)
Inventor: DELPH D C

Patent Family (3 patents, 80 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1998049633	A1	19981105	WO 1998US8254	A	19980424	199850	B
AU 199872558	A	19981124	AU 199872558	A	19980424	199914	E
US 6199104	B1	20010306	US 1997839237	A	19970428	200115	E

Priority Applications (no., kind, date): US 1997839237 A 19970428

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 1998049633	A1	EN	24	2		
National Designated States,Original	AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW					
AU 199872558	A	EN			Based on OPI patent	WO 1998049633

Alerting Abstract ...computer. Provides intermediate server interfaced with network e.g. to enable bank teller to provide **account information** to **customer** while simultaneously **sending** data to **customer** for **customer** to view... ...ADVANTAGE - Allows Internet users to access and **review information** stored in computer system used to store and recover business information.

17/3,K/22 (Item 18 from file: 350) **Links**
Derwent WPIX

0008450327 *Drawing available*
WPI Acc no: 1997-193106/199717
XRPX Acc No: N1997-159467
Interactive wagering or betting system for off-track wagering on races - shows racing information on monitor screen and allows user to select required wager type and transfer funds from account
Patent Assignee: BRENNER M A (BREN-I); DEVORE E L (DEVO-I); DEWELL R E (DEWE-I); LUCAS A T (LUCA-I); MCNUTT R E (MCNU-I); NEILSEN M L (NEIL-I); ODS PROPERTIES INC (ODSP-N); ODS TECHNOLOGIES LP (ODST-N); PERRY B E (PERR-I); RENEAU W S (RENE-I); SRIKANTH K (SRIK-I); ZARING J C (ZARI-I)
Inventor: BRENNER M A; DEVORE E L; DEWELL R E; LUCAS A T; MCNUTT R E; NEILSEN M L; PERRY B E; RENEAU S W; RENEAU W S; RENEAUM W S; SRIKANTH K; ZARING J C; BRENNER M; DEVORE E; DEWELL R; LUCAS A; MCNUTT R; NEILSEN M; NEILSON M L; PERRY B; RENEAU W; SPIKANTH K; ZARING J

Patent Family (35 patents, 73 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1997009699	A1	19970313	WO 1996US14068	A	19960904	199717	B
ZA 199607206	A	19970528	ZA 19967206	A	19960823	199727	E
AU 199672356	A	19970327	AU 199672356	A	19960904	199729	E
EP 848846	A1	19980624	EP 1996933746	A	19960904	199829	E
			WO 1996US14068	A	19960904		
NZ 319764	A	19980924	NZ 319764	A	19960904	199845	E
			WO 1996US14068	A	19960904		
US 5830068	A	19981103	US 1995526007	A	19950908	199851	E
US 6004211	A	19991221	US 1995526007	A	19950908	200006	E
			US 1998138953	A	19980824		
EP 1004997	A2	20000531	EP 1996933746	A	19960904	200031	E
			EP 2000200655	A	19960904		
EP 1004998	A2	20000531	EP 1996933746	A	19960904	200031	E
			EP 2000200656	A	19960904		
EP 1004999	A2	20000531	EP 1996933746	A	19960904	200031	E
			EP 2000200657	A	19960904		
EP 1005000	A2	20000531	EP 1996933746	A	19960904	200031	E
			EP 2000200658	A	19960904		
EP 1005001	A2	20000531	EP 1996933746	A	19960904	200031	E
			EP 2000200659	A	19960904		
US 6089981	A	20000718	US 1995526007	A	19950908	200037	E
			US 1998138953	A	19980824		
			US 1999372936	A	19990812		
US 6099409	A	20000808	US 1995526007	A	19950908	200040	E

					Continuation of patent	US 6554708
AU 2003204932	A1	EN			Division of application	AU 200066591
CA 2563465	A1	EN			Division of application	CA 2232308
EP 848846	B2	EN		.	PCT Application	WO 1996US14068
					Related to application	EP 2000200655
					Related to application	EP 2000200656
					Related to application	EP 2000200657
					Related to application	EP 2000200658
					Related to application	EP 2000200659
					Related to patent	EP 1004997
					Related to patent	EP 1004998
					Related to patent	EP 1004999
					Related to patent	EP 1005000
					Related to patent	EP 1005001
					Based on OPI patent	WO 1997009699
Regional Designated States,Original	DE ES FR GB IE IT SE					
CA 2232308	C	EN			PCT Application	WO 1996US14068
					Based on OPI patent	WO 1997009699

...shows racing information on monitor screen and allows user to select required wager type and transfer funds from account Original Publication Data by AuthorityOriginal Abstracts:Systems and processes for interactive off-track wagering are provided. A user reviews racing information and places bets using an off-track terminal (122,370). The user interactively selects a... ... place a wager, the user selects a wager type, wager amount, and the desired runners. Account information can be reviewed. If desired, the user can transfer funds from a bank account to an account used for wagering. Racing videos can be viewed while the user reviews... ... Systems and processes for interactive off-track wagering are provided. A user reviews racing information and places bets using an off-track terminal (122,370). The user interactively selects a... ... place a wager, the user selects a wager type, wager amount, and the desired runners. Account information can be reviewed. If desired, the user can transfer funds from a bank account to an account used for wagering. Racing videos can be viewed while the user reviews... ... Systems and processes for interactive off-track wagering are provided. A user reviews racing information and places bets using an off-track terminal (122,370). The user interactively selects a... ... place a wager, the user selects a wager type, wager amount, and the desired runners. Account information can be reviewed. If desired, the user can transfer funds from a bank account to an account used for wagering. Racing videos can be viewed while the user reviews... ... Systems and processes for interactive off-track wagering are provided. A user reviews racing information and places bets using an off-track terminal (122,370). The user interactively selects a... ... place a wager, the user selects a wager type, wager amount, and the desired runners. Account information can be reviewed. If desired, the user can transfer funds from a bank account to an account used for wagering. Racing videos can be viewed while the user reviews... ... Systems and processes for interactive off-track wagering are provided. A user reviews racing information and places bets using an off-track terminal (122,370). The user interactively selects a... ... place a wager, the user selects a wager type, wager amount, and the desired runners. Account information can be reviewed. If desired, the user can transfer funds from a bank account to an account

used for wagering. Racing videos can be viewed while the user reviews... ... Systems and processes for interactive off-track wagering are provided. A user **reviews** racing **information** and places bets using an off-track terminal (122, 370). The user interactively selects a... ... place a wager, the user selects a wager type, wager amount, and the desired runners. **Account information** can be **reviewed**. If desired, the **user** can **transfer** funds from a bank **account** to an account used for wagering. Racing videos can be viewed while the user reviews... ... Systems and processes for interactive off-track wagering are provided. A user **reviews** racing **information** and places bets using an off-track terminal. The user interactively selects a desired racetrack... ... place a wager, the user selects a wager type, wager amount, and the desired runners. **Account information** can be **reviewed**. If desired, the **user** can **transfer** funds from a bank **account** to an account used for wagering. Racing videos can be viewed while the user reviews... ... Systems and processes for interactive off-track wagering are provided. A user **reviews** racing **information** and places bets using an off-track terminal. The user interactively selects a desired racetrack... ... place a wager, the user selects a wager type, wager amount, and the desired runners. **Account information** can be **reviewed**. If desired, the **user** can **transfer** funds from a bank **account** to an account used for wagering. Racing videos can be viewed while the user reviews... ... Systems and processes for interactive off-track wagering are provided. A user **reviews** racing **information** and places bets using an off-track terminal. The user interactively selects a desired racetrack... ... place a wager, the user selects a wager type, wager amount, and the desired runners. **Account information** can be **reviewed**. If desired, the **user** can **transfer** funds from a bank **account** to in account used for wagering. Racing videos can be viewed while the user reviews... ... Systems and processes for interactive off-track wagering are provided. A user

reviews racing **information** and places bets using an off-track terminal. The user interactively selects a desired racetrack... ... place a wager, the user selects a wager type, wager amount, and the desired runners. **Account information** can be **reviewed**. If desired, the **user** can **transfer** funds from a bank **account** to an account used for wagering. Racing videos can be viewed while the user reviews... ... Systems and processes for interactive off-track wagering are provided. A user **reviews** racing **information** and places bets using an off-track terminal. The user interactively selects a desired racetrack... ... place a wager, the user selects a wager type, wager amount, and the desired runners. **Account information** can be **reviewed**. If desired, the **user** can **transfer** funds from a bank **account** to an account used for wagering. Racing videos can be viewed while the user reviews... ... Systems and processes for interactive off-track wagering are provided. A user **reviews** racing **information** and places bets using an off-track terminal. The user interactively selects a desired racetrack... ... place a wager, the user selects a wager type, wager amount, and the desired runners. **Account information** can be **reviewed**. If desired, the **user** can **transfer** funds from a bank **account** to an account used for wagering. Racing videos can be viewed while the user reviews... ... Systems and processes for interactive off-track wagering are provided. A user **reviews** racing **information** and places bets using an off-track terminal. The user interactively selects a desired racetrack... ... place a wager, the user selects a wager type, wager amount, and the desired runners. **Account information** can be **reviewed**. If desired, the **user** can **transfer** funds from a bank **account** to an account used for wagering. Racing videos can be viewed while the user reviews... ... Systems and processes for interactive off-track wagering are provided. A user **reviews** racing **information** and places bets using an off-track terminal (122, 370). The user interactively selects a... ... place a wager, the user selects a wager type, wager amount, and the desired runners. **Account information** can be **reviewed**. If desired, the **user** can **transfer** funds from a bank **account** to an account used for wagering. Racing videos can be viewed while the user reviews...

17/3,K/23 (Item 19 from file: 350) **Links**
Derwent WPIX

0008170271 *Drawing available*
WPI Acc no: 1997-272298/199724
XRPX Acc No: N1997-225599
Networked transaction and bill payment system for house-holder - includes computer connected to World Wide Web which uses home page to access, check and pay outstanding bills securely
Patent Assignee: MASTERCARD INT INC (MAST-N)
Inventor: HOGAN E J

Patent Family (5 patents, 70 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1997016798	A1	19970509	WO 1996US17799	A	19961031	199724	B
AU 199677229	A	19970522	AU 199677229	A	19961031	199739	E
US 5699528	A	19971216	US 1995550822	A	19951031	199805	E
EP 859983	A1	19980826	EP 1996940311	A	19961031	199838	E
			WO 1996US17799	A	19961031		
AU 716268	B	20000224	AU 199677229	A	19961031	200020	E

Priority Applications (no., kind, date): US 1995550822 A 19951031

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 1997016798	A1	EN	48	11		
National Designated States,Original	AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN					
Regional Designated States,Original	AT BE CH DE DK EA ES FI FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG					
AU 199677229	A	EN			Based on OPI patent	WO 1997016798
US 5699528	A	EN	20	11		
EP 859983	A1	EN			PCT Application	WO 1996US17799
					Based on OPI patent	WO 1997016798
Regional Designated States,Original	AT BE CH DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE					
AU 716268	B	EN			Previously issued patent	AU 9677229
					Based on OPI patent	WO 1997016798

...**Original Titles:**SYSTEM AND METHOD FOR **BILL DELIVERY** AND PAYMENT OVER A

COMMUNICATIONS NETWORK... ...System and method for **bill delivery** and payment over a communications network... ...SYSTEM AND METHOD FOR **BILL DELIVERY** AND PAYMENT OVER A COMMUNICATIONS NETWORK **Alerting Abstract** ...switched Internet network, including the World Wide Web, telephone and private networks. The computer receives **billing information** from the communications network. This information is displayed to the user via a home page... ...The page includes facilities to check available funds and **review bill** payments. The **information** is encrypted using a public key cryptographic algorithm. In response to the **billing information** at least one **bill** is payed over the network... Original Publication Data by AuthorityOriginal Abstracts:In a **bill delivery** and payment **system, users** (100) are able **to** access a server computer (160) on a communications network (110) to obtain **bill information** and pay **bills. For** example, such a communications network (110) may be the Internet or the World Wide Web thereof. Using a... ... user can access a Web site provided by the server computer (160) to view the **bill information** and instruct **the server** computer (160) as to the details of the bill payment. In a second embodiment, without visiting the web site, users are provided with **electronic bills** containing bill **information in the form of** electronic **mail (e-mail)** at their e-mail addresses. After opening **an** electronic **bill, a user** can **make** the **bill** payment by replying to the electronic bill... ... In a **bill delivery** and payment system, **users** are able to **access a** server computer on a communications network to obtain **bill information** and pay **bills.** For example, such a **communications network** may be **the** Internet or the World Wide Web thereof. Using a personal computer, a user can access a Web site provided by the server computer to view the **bill information** and instruct the server computer as to **the details** of the **bill** payment. In a second embodiment, without visiting the web site, users are provided with electronic **bills** containing **bill information in** the form of electronic **mail (e-mail)** at their e-mail addresses. After opening an electronic **bill, a user can** make the **bill** payment by **replying** to **the** electronic bill... ... In a **bill delivery** and payment system, **users** (100) are able to access a server computer **(160) on** a communications network **(110)** to obtain **bill information** and pay **bills.** For example, such a communications network (110) may be **the Internet** or the **World** Wide Web thereof. Using a personal computer (100), a user can access a Web site provided by the server computer (160) to view the **bill information** and instruct the server computer (160) as to the details of the **bill payment.** In a second embodiment, without visiting the web site, users are provided with electronic **bills** containing **bill information** in the form of electronic **mail (e-mail)** at their e-mail **addresses.** After opening an electronic **bill, a user** can **make** the **bill** payment **by** replying to the electronic **bill. >Claims:A system for delivering and paying subscriber bills associated with a plurality of payees over a communications network comprising:a server computer connected to the... ... bill capture device coupled to the server computer, the bill capture device adapted to accept bill information from a plurality of payee computers each associated with one or more of the plurality of payees, to format the bill information into bill images and to forward the bill images to the server computer,the server computer including a memory for storing subscriber payment data and... ... wherein the processor, responsive to the input means, causes the communication means to transmit a bill payment record to the server computer which, in response, forwards the bill payment record to the bill capture device which routes the bill payment signal to a corresponding one or more of the payee computers.**

? t /3,k/all
20/3,K/1 (Item 1 from file: 350) **Links**
Derwent WPIX

0009016753 *Drawing available*
WPI Acc no: 1998-573430/199849
XRPX Acc No: N1998-446602
ATM for financial institutions e.g. bank - registers arbitrary priority financial institution information in memory, when official-in-charge registers code of designated financial institution as priority information
Patent Assignee: TOSHIBA KK (TOKE)
Inventor: KAMISAKA T; NISHIWAKI T

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 10255107	A	19980925	JP 199760964	A	19970314	199849	B

Priority Applications (no., kind, date): JP 199760964 A 19970314

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
JP 10255107	A	JA	10	8	

...registers arbitrary priority financial institution information in memory, when official-in-charge registers code of designated financial institution as priority information Original Titles:AUTOMATIC TRANSACTION DEVICE AND METHOD FOR REGISTERING PRIORITY **FINANCIAL** INSTITUTION NAME FOR **TRANSFER** DESTINATION DESIGNATION IN THE SAME DEVICE **Alerting Abstract** ...The apparatus (1) has a **transfer** unit for cash transactions to **account** designated by a **customer**. A display unit displays several **financial** institution name **information** for the customer when performing the transactions. A memory stores a financial institution code corresponding... ...An official in-**charge** registers the **code** of a **designated** financial institution as a priority **financial** institution **information** in the memory. A registration unit performs arbitrary registration of the priority **financial** institution **information** in the memory...

20/3,K/2 (Item 2 from file: 350) <u>Links</u>
Derwent WPIX

0007961407 *Drawing available*
WPI Acc no: 1997-051426/199705
Related WPI Acc No: 2002-338120; 2003-102002
XRPX Acc No: N1997-042322
Automatic mailing system for processing letters for further shipment by carrier - has shipping designation data entry device coupled to computer for receiving data from user relating to shipping designation of letter
Patent Assignee: PI ELECTRONICS INC (PIEL-N)
Inventor: DARON J B; GIL A; VETTICAL C

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5586037	A	19961217	US 1991678863	A	19910401	199705	B
			US 1992994182	A	19921221		
			US 1994284910	A	19940802		

Priority Applications (no., kind, date): US 1992994182 A 19921221; US 1991678863 A 19910401; US 1994284910 A 19940802

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 5586037	A	EN	167	23	Continuation of application	US 1991678863
					C-I-P of application	US 1992994182

Original Publication Data by Authority...**Original Abstracts:**receiving user identification information from a credit/debit card, for example, for payment, calculating the **charge** for **shipment** and **deducting** that **amount** from the **user's charge account, and** securely storing the item for subsequent pickup. The system contains a novel weighing means capable... ... remote computer station for providing such functions as credit authorization and charge reporting, transaction and **tracking information transfers,** error reporting, etc. ...**Claims:**postage stamp printing means contained within said outer housing and coupled to said computer for **printing** a postage stamp onto said letter upon **receipt** and verification of **payment** by said payment means and approval by said user;
(i) a weighing means contained within said automatic transport **means** and coupled to **said** computer for weighing said letter prior to transport of said letter to said postage printing... ... a letter to said postage printing means after said letter has been weighed and upon **receipt** and verification of **payment** by said payment means and approval by said user; and
(l) a storage area contained within said outer housing for storing said letters.

20/3,K/3 (Item 3 from file: 350) <u>Links</u>
Derwent WPIX

0007835182 *Drawing available*
WPI Acc no: 1996-464303/199646
Related WPI Acc No: 1994-099977
XRPX Acc No: N1996-391045
Combination-type parking meter/vehicle battery charger with remote status receiver - uses remote receiver which can be released and removed from the charging station when correct money has been paid
Patent Assignee: TSENG L (TSEN-I); TZENG L (TZEN-I)
Inventor: TSENG L

Patent Family (2 patents, 2 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5563491	A	19961008	US 1992859985	A	19920330	199646	B
			US 1992904952	A	19920626		
			US 1993148756	A	19931105		
TW 313641	A	19970821	TW 1994100054	A	19940105	199749	E

Priority Applications (no., kind, date): US 1992859985 A 19920330; US 1992904952 A 19920626; US 1993148756 A 19931105

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 5563491	A	EN	6	2	C-I-P of application	US 1992859985
					C-I-P of application	US 1992904952
					C-I-P of patent	US 5297664
TW 313641	A	ZH				

Combination-type parking meter/vehicle battery charger with remote status receiver... Original Titles: Combined parking meter and electric-vehicle battery **charger** with remote **status** receiver. **Alerting Abstract** ...meter/battery charger station includes a detachable remote receiver to inform the vehicle operator of **charge-level status** and other information. Upon sufficient **payment** or credit, the remote receiver is released so that it may be carried away from the charging station. The receiver includes a visual or audible **indicator** which may keep the operator apprised of **charge status**, time remaining on the meter or **account information**. Original Publication Data by Authority...**Original Abstracts:**meter/battery charger station includes a detachable remote receiver to inform the vehicle operator of **charge-level status** and **other information. Upon** sufficient **payment** or credit, the **remote** receiver is released so that it may be carried away from the charging station. The receiver includes a visual or audible **indicator** which may keep **the** operator apprised of **charge status**, time remaining **on the** meter or **account information**. The audible **alert may** be used to indicate a full charge or to warn that little time is remaining... ...**Claims:**improvement comprising:a radio transmitter associated with the parking meter/charging station for broadcasting status **information**; and**a portable** radio receiver adapted to receive a broadcast from the transmitter,

which a user of a vehicle parked at the parking meter/**charging** station may **carry** to a remote location and **be** appraised of **the** status information, the **status information** including:a) current **charge level of** the **vehicle**'s battery,b) time remaining **on** the parking meter andc) expenses incurred on the parking meter/charging station, including time... ... the parking meter/charging station with which that particular receiver is associated, andthe status **information** is **communicated** by the parking/meter charging station to the radio transmitter via a hardwired connection for...